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Working Abroad

August G. Minke

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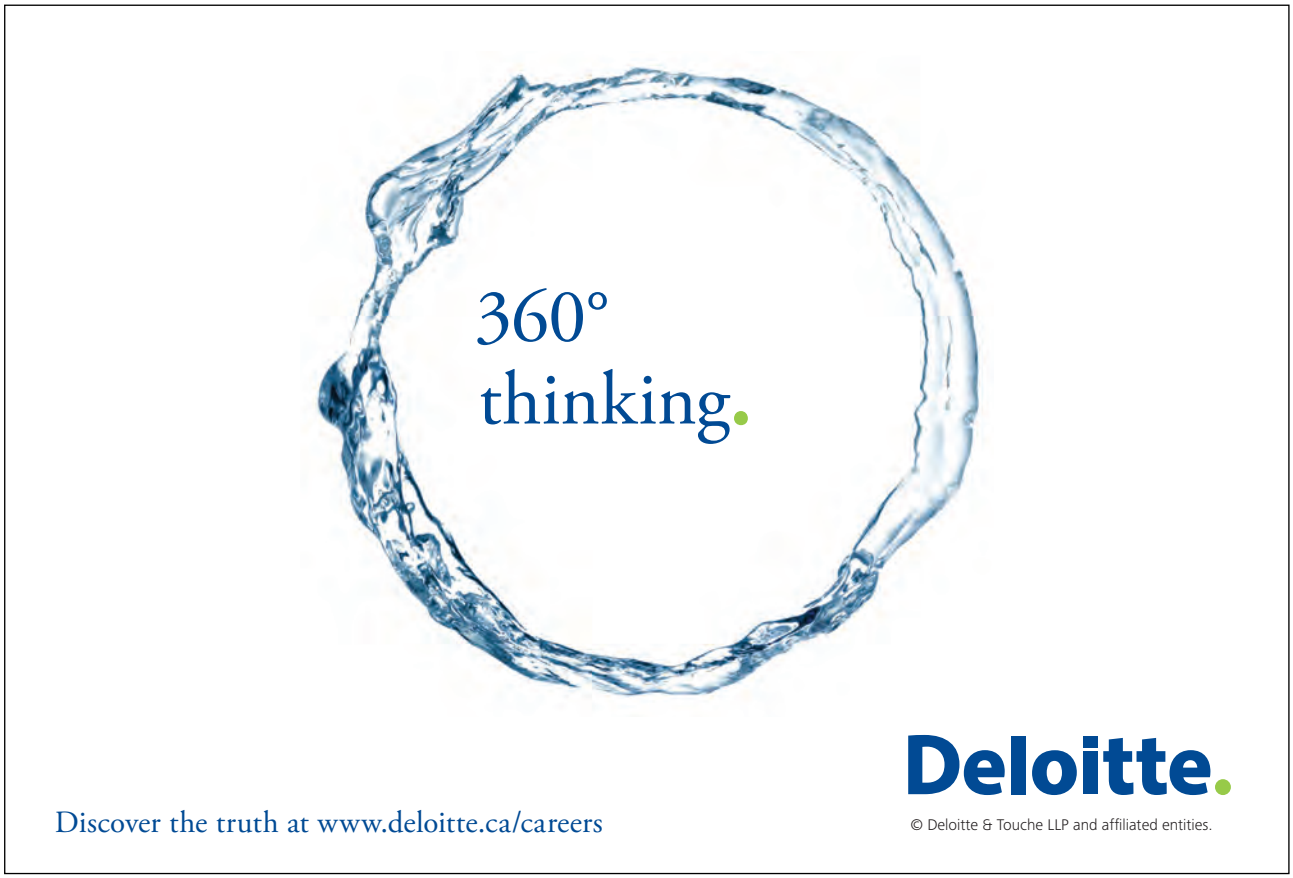

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About the Author

August G. Minke, Esq. is an independent advisor to European companies establishing presence in the United States. He also works with U.S. law firms on international litigation involving European parties and trains corporate expatriates on successfully conducting business abroad. He also lectures on cross-cultural topics.

Before moving to the U.S., Mr. Minke has worked as a corporate lawyer and business manager in the Netherlands, Belgium and Germany, as well as for the Dutch immigration services. He holds advanced law degrees from Universiteit Utrecht in the Netherlands and from Pace University in the USA.

Mr. Minke has authored two books on working abroad, "Working Abroad – European Perspectives", ISBN 978-87-7681-672-8. (http://bookboon.com/int/business/career/working-abroad-european-perspectives) and "Werken in het Buitenland", ISBN 978-87-7061-084-3 (http://bookboon.com/nl/studie/carriere/werken-in-het-buitenland). Initially based in New York City he currently operates from Newport Beach, California.

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1 Introduction

Traditionally, emigration was a life-long commitment to settle in a land far away for a chance of, or at least hope for, a better life. These days, there are as many reasons as there are individuals. Sometimes it is love, other times money that feeds the drive. Or adventure. Escape. For some, a few years spent abroad improves the chances of advancing their professional growth. It may even be a prerequisite for their further career. Others follow a dream, grab an opportunity, or just "give it a shot". Whatever your motive may be, the actual step to pick up your belongings – or leave them behind – and move abroad, to survive in a different culture, requires a solid dose of courage and at least as much preparation. You are, after all, leaving your comfort zone.

There are many issues you must prepare for before you leave. Some are of a general nature; others are specific to the country where you want to settle. Yet others pertain to work or the employer you will work for. Your new country may well turn out to be very different from what you anticipated. That idyllic holiday island might have been wonderful for a vacation but it is another thing to actually live there, to be part of the local fabric on a daily basis. Your company may have placed you at a prestigious post and given you a coveted title, but once you interact with local customs on a daily basis you may discover that the global network you are part of has local flavors which you are unprepared for.

Nobody seems to like administrative hassles. However, even though it is sometimes tempting to just pack up and go, neglecting certain administrative requirements can have serious repercussions a few years down the line. In addition to learning about the country, its language (or at least the basics) and its culture you need to obtain certain documents. Needless to say that each certificate, permit, registration or filing comes at a price, namely fees. Sometimes these can be charged to a credit card; elsewhere a check or cash is the only accepted method of payment. Some authorities may require certified checks, drafts, pre-registered payments, vouchers, stamps or other financial instruments you have never heard of. Somehow, they all involve waiting in at least one queue, somewhere, between 9:30 and 11:30… except on the day you had planned. As in: be prepared.

Other considerations pertain to family and housing. Your accompanying partner and children are often limited in their activities abroad. Some countries do not recognize partnerships other than registered marriages. And, of course, you have to work. Find work. Perform under the constraints of a different culture. Or, even more challenging, motivate staff that is not used to your culture and work ethos. No matter how you look at it, you look at it from *your* perspective, yet "they" are looking at it from *their* perspective – and very legitimately so.

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Finally, this book calls for an exit strategy. The possibility that you return home is often disregarded. Occasionally returning home prematurely, or at all, is considered a failure. However, unforeseen circumstances do occur. During your absence life in your home country has, of course, evolved as well.

"You", of course, means yourself and each accompanying member of your family, each separately. Every year dozens of families are separated because of neglected or ignored formalities. Under no circumstance may you assume that the relevant authorities conclude on their own volition that you and your family are an entity. Whenever you deal with official documents the rule of thumb is that official paperwork is only valid for the person whose signature is at the bottom of the form, or whose names are explicitly printed on that very same paper. Your family members may be entitled to certain rights, but if they don't apply for them they don't "get" them.

This book aims to provide you with information on handling these myriad details and help you to prepare for your journey. As each situation, each person and each country is unique this book cannot provide legal, financial or any other form of personal advice. Instead, it purports to prepare you for what you can expect and what may affect you before, during and after living and working abroad. On several occasions you may decide to seek advice that is tailored to your personal situation, both in the country you are a citizen of and the country where you will settle.

The European distinctions are at times substantially different from working in other parts of the world. For European nationals who enjoy the benefits of free movement within "Europe" a sister book on Working Abroad is freely available at
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2 Before You Leave

No matter how eager you may be to leave, even if you are fully focused on your pending move you do need to take care of a few issues before you leave. Indeed you should prepare for your stay in your new country before you set sail, but it is equally important to settle certain administrative issues in the country you are about to leave. If you don't, you may be able to leave but not to fully part. The issues that you need to take care of before you leave will be addressed in this chapter.

2.1 Basic Understanding of Culture and Language

Before you settle in a country you need to get acquainted with the local culture. You will automatically look for similarities with that of your own culture. However, the devil is in the details. The language is more nuanced than you have learned so far and working conditions and pace of life may be quite different from what you expected. Both for daily interaction with people and for finding work, familiarity with proper greeting, gestures, dress code and understanding taboos can make your first contacts easier. Americans are used to giving friendly smiles at the work place – something that in France is perceived as not taking work seriously. On the other hand the French may give compliments to a co-worker, which is something that an American colleague is not always comfortable with, either giving or accepting. A newly arrived foreigner may be forgiven a few missteps, but that is not something you may take for granted. Moreover, it is only a short while before your "newness" wears off. After all, you were hired to work, not to be the local attraction.

Before arriving you should have a reasonable idea about the cost of living in order not to be charged double the price for housing or lodging whilst being paid less than market rate wages. The political, cultural and economic environment of your new country may affect your chances of finding work or own property. Local customs are often based on or incorporated in local laws. You will be subject to the laws of the land and ignorance is not a defense. You are not playing a role in the movies; you cannot shout "I am an American citizen" and expect clemency. On the contrary, showing an attitude or posing as a superior being often has an adverse effect. Consider how differently you would treat a stranger in your country if he does not respect your culture.

A separate book on cross-cultural issues will freely be available at
http://bookboon.com/int/business/career/conducting-transatlantic-business.

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2.2 Income Tax

With regard to income tax you will initially deal with two countries: the one you are leaving and the one where you are settling. In principle, you have to pay income taxes in the country where you reside. Residency ends at the moment you leave a country. Taxes are usually withheld in the country where you have earned income. The problem lies therein that every country maintains its own fiscal system. Some countries only tax the domestic income of its residents. A few countries – the USA comes to mind – do tax their subjects based on their world income. Others maintain formulas to determine whether you are a tax subject. There are treaties in place to avoid double taxation. However, these treaties are bilateral, between two countries only, and no treaty is alike. Moreover, many treaties do not include each and every tax situation, yours, but cover only the most commonly occurring situations.

The existence of an income tax treaty does not liberate you from the duty to file taxes. Double taxation, as well as the avoidance of it, implies filing more than one tax return. This is a recurring administrative burden which often can easily be avoided with a properly executed one-time act. You may settle your taxes, just before you leave a country, with a final tax return. In this final filing you should clearly indicate that you are moving abroad. Failing to do so may result in the revenue service of your "old country" requiring you to file taxes for the duration that they assume you still are a resident there.

For the purpose of this final return some countries allow you to be treated as a resident either for the entire year or for the actual duration of your stay, regardless where you generated your income. Other countries require only the income earned in that country to be filed; yet others require you submit your full calendar year income. You can verify this with your accountant or relevant tax authorities.

Note that a final tax filing is 'the end' in the country where you file it and you must actually file it at the end of your stay. If you submit it too soon and earn substantial additional income before your actual departure you may have to report that income later. Some countries allow for an amended final filing. If you let it hang in there chances are that the revenue service will assume you have taken up residency again. In other words, they think you're back and you are subject to taxation in the tax jurisdiction again.

It gets more complicated if you are an American citizen or "greencard" holder and work outside the USA. If this applies to you, you must file your taxes regardless of where you live. American tax rates are often considered low, but both the American federal and state governments relentlessly tax everything Americans earn anywhere in the world, regardless of the source. Overlapping rules are also complicated. If you live abroad you are granted an automatic extension to file by June 15 of the following year, but you must already have paid due taxes by April 15 in order not to owe interest and penalties. Filings other than for income tax, such as reporting interest income earned on your foreign bank accounts, are not granted a filing extension and must be reported by April 15.

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Tax jurisdiction rules for state income tax vary per state. Notably California, New Mexico, South Carolina and Virginia make it difficult to terminate your tax residency and let it depend on your "intent" to move abroad. Indicators that you do not intend to leave those states include whether your children remain in the state, you keep your drivers' license, maintain state voter registration, keep your house, or even keep your library card active. When you move back to the same state, it may retroactively slap you with due taxes, interests and penalties for not filing your foreign income between the date that you left and the date that you moved back. You could consider moving back to a different state to prevent that to happen.

Other countries may have similar regulations. Always consult your tax advisor before you move, as well as before you move back.

2.3 Other taxes

Taxes other than income tax include tax on income from assets, inheritance estate tax, gift tax, real estate tax, capital gains tax, and country-specific taxes such as school tax, church tax, water board tax, municipal tax, state tax, federal tax, provincial or county tax, and such.

If you own assets in a country both the value and the proceeds typically remain subject to taxation in that country. The value is important for assets tax, the proceeds for income tax. For income tax purposes some countries distinguish between income from labor and other income, whereas others do not. This distinction can be reflected in a tax treaty, provided there is one.

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If you maintain your original home and rent it your rental income is likely taxed in the country where the real estate is located. However, as the house no longer serves as your primary residence you will probably no longer be able to deduct your mortgage interest. Rental income, like any income you earn from your assets in your old country, may also be subject to taxation in your new country.

Increasingly, countries are establishing a withholding tax for foreign residents, requiring banks to withhold a certain percentage on dividends or interest that you have earned on your assets. The bank must act as a tax collector. If you fall in a lower tax bracket in your new country, and if there is a tax treaty between the countries, and if that treaty allows you to offset the excess taxes you have paid elsewhere, you may be able to recoup part of this charge with your income tax.

Asset taxes are levied over the value of your assets at a certain date, and are usually not part of a tax treaty. The proceeds from your assets, such as income from real estate, dividends, or interest earned on bank accounts, may be considered income.

Some countries levy a capital gains tax over profits made on the sale of assets such as real estate or stock, yet others do not. Technically, these are income taxes. However, they are not always covered in tax treaties to avoid double taxation.

Several countries assert their jurisdiction over the proceeds of estates or inheritances for a number of years after you have officially left the country. The clock stars ticking from the moment you unregister as a resident or otherwise officially leave the country. As a result, in case of death of a relative or someone who has bequeathed you, you remain subject to inheritance tax for several years after you moved away from a country. Rules for estate tax are sometimes different than for gift tax. These taxes are typically not covered by income tax treaties.

In order to be adequately prepared you should inquire with either your accountant or the relevant tax authorities before you leave – or to name it more ominously: before you change tax jurisdiction.

2.4 Social Security

After you leave a country you are no longer insured for social security in that country. Some exceptions apply in the event you keep receiving income from that country, or if you are a frontier worker (see Chapter 2.5). Even if you are able to keep the rights you have accrued they do not continue to accumulate once you have left. Instead, the amount of your entitlement remains at the level it was at the time of your departure. It will not increase other than fluctuations in market value and possible inflation correction, unless you voluntarily continue to pay premiums.

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You will be able to begin accruing benefits in your new country according to the rules of that country. If accruing benefit rights begins at age 18 you will miss the years between 18 and your current age. In between incomplete entitlements in two countries you will end up with an insurance gap. Several countries have entered into treaties to resolve this problem, some more successfully than others.

Contrary to popular belief outside "America", the USA does have a social security system in place. If you work in the USA but are not an American citizen you are not likely to gain access to certain benefits, such as unemployment. You are, however, credited with these rights. If at some point you become an American citizen you will be entitled to receive benefits based on to the credits you had already earned. Moreover, credits towards retirement are based on your employment history and, like almost anywhere else, you are entitled to pension payments regardless of your citizenship or residence status at the time of vesting.

More importantly, the US has entered into social security treaties with a large number of countries. These so-called Totalization Agreements purport to eliminate dual social security contributions and fill qualification gaps. If you have worked in different treaty countries and do not qualify for pension of benefits in one or either country, the benefits of both countries may be "totalized". Note that if you are stationed in a different country for more than five years different rules apply.

As each country maintains a system of its own you will have to enquire locally about the implications in your personal situation.

2.5 Frontier Workers

Different rules apply if you are a 'frontier worker' or international commuter. Definitions may differ from country to country, but in principle a frontier worker is someone who is employed in one member state but resides in another. If you are a frontier worker your place of residence is considered 'home' and you work 'abroad'. The main distinction is that for purposes of taxation, social security and health insurance you are subject to the rules of the country of employment, not that of your residence. Some countries have entered into bilingual treaties covering these issues. Hardly any treaties exist between non-neighboring countries; even within the EU a number of European employment services (EURES) offices only comprise select regions of bordering states.

Therefore, you should inquire with the relevant tax and social security authorities. Theoretically inquiring with one country should suffice but it never hurts to learn the viewpoint from the other side of the border as well. There may be differences between the theory lectured in one country and practice in the other. If you rely on inaccurate advice you will be the one stuck in limbo.

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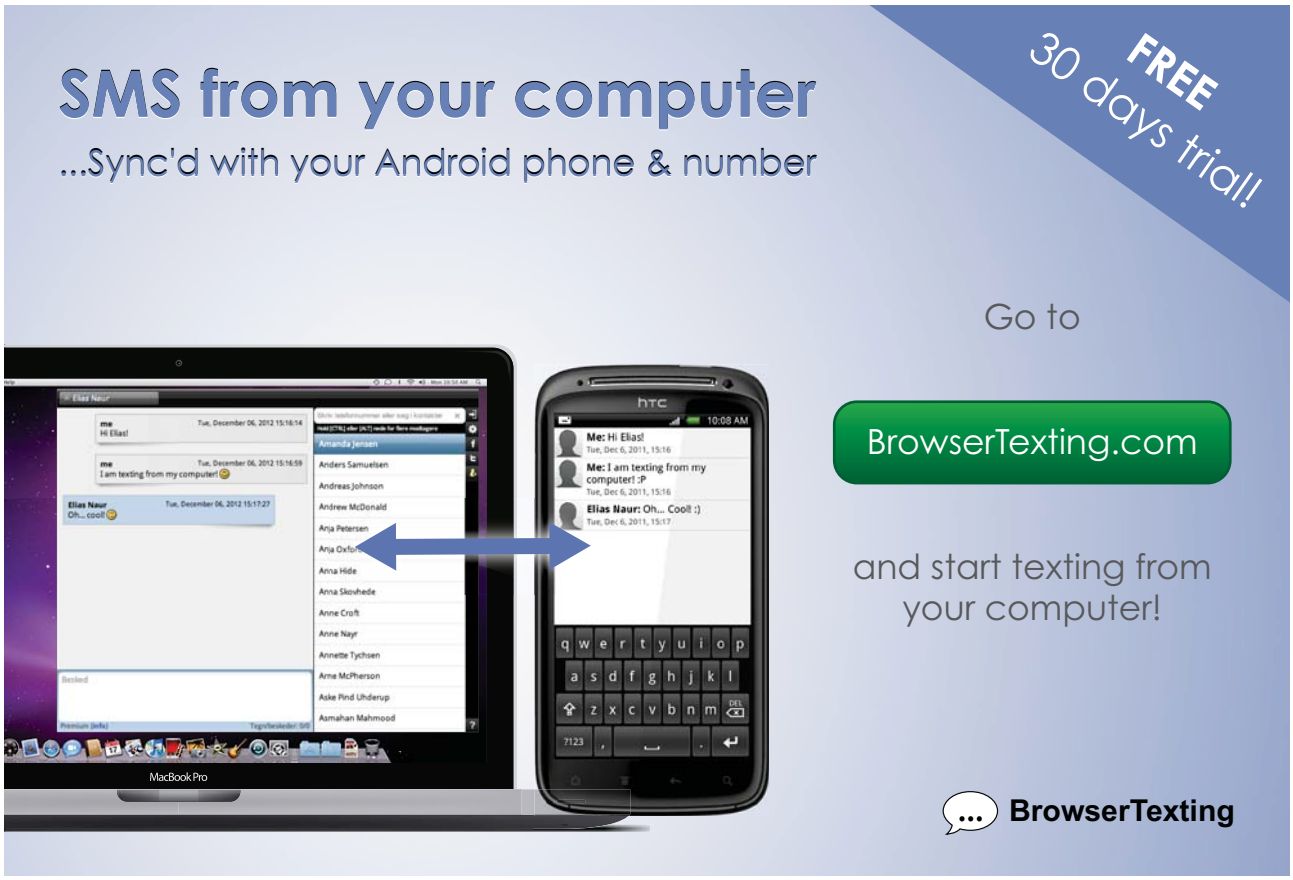
2.6 Medical

Some medical actions are required before you leave, regardless of your medical condition. If you have health concerns you must review your medical situation and make arrangements to transfer your medical file before you leave. You can already assess the medical services available in your new country and go over the differences with your current doctor. You will be surprised; these days numerous "developing" countries are ahead of several "developed" nations in providing health care.

2.6.1 Immunizations and Examinations

Some countries require that you obtain immunizations against certain diseases. More or less common are vaccinations against yellow fever, typhoid, meningitis, hepatitis, malaria and cholera, but also diphtheria, tetanus, polio, rubella, mumps, whooping cough and measles. You may obtain these immunizations from any doctor of your choice. The doctor should provide you with an International Certificate of Vaccination, indicating which vaccinations you received. Bear in mind that some need to be obtained 6 to 8 weeks before your departure. Immunization timetables are not standard across the globe. Some immunizations are not advised when you are pregnant.



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Some countries require applicants for long-term visa, or certain categories of people such as students, to undergo specific medical tests. The most known example is AIDS/HIV testing. Here you may not choose your own doctor but must select one from a list of approved providers. The examining physician will provide the results in a sealed envelope. You should submit the envelope unopened with the other documents pertaining to your application. Unauthorized opening of the envelope renders the information it contains invalid.

2.6.2 Medication

Inquire whether your current prescriptions are available in your new country and discuss alternatives with your current doctor if they are not. Some medications are sold under different brand names abroad. Also verify whether the same restrictions apply. Some medicines are freely available over the counter in one country but require a prescription in another country. Carry an extra supply in case your travel takes longer than anticipated or if extra formalities have to be fulfilled to transfer or obtain a new prescription.

Always keep your medication in your carry-on luggage. Leave them in their original containers with the original labels and preferably with indication of doses. If the medication is "strong" or can be confused with controlled or prohibited substance, keep your doctor's prescription within reach when crossing a border. In short, avoid being confused with someone smuggling drugs or other controlled or forbidden substances, and if there are any questions have your defense ready at hand. If you need syringes, e.g. for diabetes, carry a medical document certifying that you need them for medical purposes.

2.7 Other

2.7.1 Unregistering at the Registry Offices

Many countries require you to register with a General Registry or similar office within a short time after your arrival. This is often a department within the municipality or city where you live, and you will have to pay a visit to City Hall or equivalent. As long as you are registered you are considered a resident. You should therefore unregister when you leave. This may also be a legal requirement. In some countries unregistering automatically takes place when you register in a different city. However, such municipal cooperation does not take place across borders. You are responsible for your own (un)registration.

More importantly, you remain liable to income and other taxes as long as you are a resident. As discussed in Chapters 2.2 and 2.3 a common consequence of remaining registered is that you are a subject for taxation. If you remain registered in your old country for, say, 5 years after you actually left, and that country considers you subject to its estate tax for a period of 10 years after the moment of leaving, you have voluntarily extended that period with another 5 years. Consequently, if you become an heir or receive a gift in the 15th year after emigrating, the amount you will receive is still subject to taxation in both countries.

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2.7.2 Drivers' License

Before you leave you should ensure that your national drivers' license is still valid. You should also obtain an International Driving Permit, which is valid for one year and can cover the time that you do not have a local drivers' license yet. The International Driving Permit is not a drivers' license in itself. It merely provides an internationally recognized translation of your national license. Abroad, one is not valid without the other. A few countries, such as the People's Republic of China, do not recognize the International Driving Permit.

Even if you need a new drivers' license in your new country, you should keep your old license and timely renew it. Convenience aside, the main reason is that just as converting your old drivers' license into that of your new country can be cumbersome, it can be even more difficult to convert your new license back to that of your original country in a later stage. In some countries drivers' licenses issued to foreigners are valid until the expiration date of proof of legal residence. If your visa or residence permit expires on a certain date, your drivers' license will expire on that same date. If you have surrendered your "old" yet at the time still valid license and your residence status is not renewed – for whatever reason – you will find yourself without a valid permit to drive anywhere in the world.

To make matters worse, an expired license can not be converted into a new one somewhere else, quite simply due to the fact that it is not. Even if your old country allows for a grace period, that will not cover foreign licenses. You will have to take another exam and begin as a new driver.

Drivers' license recognition usually takes place on a reciprocal basis. To use an American example, the state of Texas allows for easy issuance of a temporary drivers' license on the basis of a German driving license. The U.S. state of California does not. If you have an German license, exchange it into a Texas one and subsequently move to California, which requires a obtaining a Californian license within 10 days after moving or accepting employment there, and after a while move back to Germany, you may encounter difficulties getting your German license back unless you first officially move back to Texas (or any of the 25 other US states with which Germany has reciprocity), convert your Californian license back into a local one, and from there move to Germany where you can reclaim your German license.

It is much simpler to keep, and timely renew, your old license.

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2.7.3 Military Service

Some countries rely on drafting recruits for their military. Moving abroad can have as a consequence that a person avoids being recruited. In some countries moving abroad does not mitigate the draft requirement. For instance, Greek men, as well as men determined by the Greek authorities to be of Greek ancestry or descent, between 19 and 45 years old are subject to military service regardless of where they were born, currently reside, or other nationality they possess. When entering the country, they will be drafted.

Although in Greece a conscription exemption can be bought, that is not always the case in other countries.

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3 Required Documentation

You need various documents when you want to legally stay or work in another country. These include a valid passport or identity card, an entry visa, work and residence permits, medical documentation. Other documents you need are a domestic drivers' license and car title or import documents, insurance policies, birth and marriage certificates and other, specific documentation. Some have to be obtained before you enter the country; others have to be arranged within the country itself. These documents are personal and you must be able to produce them to the relevant authorities upon their request. In the event of loss or theft they should be replaced as soon as possible.

Each country imposes different requirements and conditions to both the issuance of the documents and the purpose for which they can be used. Most immigration laws require that you submit proof that you are able provide in your own means and not become a burden on the state. Even if you are independently wealthy you may have to show a regular and steady flow of income generated by your assets on a domestic bank account. Foreign health insurance may be either valid or redundant. Some documents must be applied for in the official language of the country; elsewhere applications in English, French or other 'second' languages may be accepted.

At some point during your stay abroad you may need additional documentation, such as a birth certificate or a marriage certificate or legal equivalent. Most documents are issued in the official language of a country, although some countries also offer multilingual versions. Some foreign language documents need to be officially translated and their signatures legalized in an "apostille" process (where the government verifies and guarantees that the official signature or seal on the document is genuine), which takes time and involves sending original documents to several subsequent authorities.

Certificates and other official documents may exist in both "long form" and "short form", the latter only containing basic information. On the danger of generalizing too much, long forms are often required by organizations that bear further responsibility based upon the documents you furnish. Examples are universities where you applied for higher education based on your earlier foreign degrees, or foreign birth certificates required for a marriage license.

3.1 Identification and Permits

You need a passport of the country of which you are a national. Your visa will be stamped in that passport. Many countries require that your passport is valid for at least 6 months after your arrival. If you intend to stay for a longer period your passport should preferably be valid for that duration as well. If you get a new passport you need to keep your old passport containing valid visa. Since most expired passports are invalidated with punched holes or cut-off corners you should notify the issuing authority that any valid visa in the passport should not be damaged.

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If you need to renew your passport during your stay abroad you must do so with the nearest consulate or embassy of the country of your citizenship. The consulate or embassy will require proof of both your residence and your citizenship. Planning timely application is increasingly becoming an important issue. With the advent of costly security features the issuance of passports is often centralized, and delivery will take a few weeks. At the same time, countries are scaling down consular services or closing consulates altogether. Yet, increasingly you have to visit the consulate in person for fingerprinting. In a – temporary – extreme example, Dutch nationals living in Hawaii should apply with and appear before the Dutch consulate in San Francisco, a 20 hour return flight 700 dollars away. In sum, you do not have the luxury of time.

Traditionally, many countries allow young children to be included on the passport of one or both parents. A child that is included on a parent's passport can not travel alone but must always be accompanied by that parent. An increasing number of countries is becoming stricter about security features and require that each child carry its own passport. Even countries that currently recognize children on a parent's passport may no longer do so in the near future. In short, your child may be better served by applying for a separate passport before you leave.

3.1.1 Visa

Most countries require foreigners to show a visa to enter the country. The visa is stamped, or glued, in your passport. If you are planning to reside in a country for a longer period you must apply for residence status as well. Residence permits can be stamped or glued in your passport or issued as a separate document.

Several types of visa exist, usually valid for a limited time and each subject to their own sets of restrictions. Major visa are transit visa; tourist visa; student visa; temporary or permanent working visa; specialist visa that are issued to journalists, academics, sports or business people, investors, or traders; diplomatic and courtesy visa; spousal, partner, fiancé or marriage visa; retirement or pensioner visa; and others.

Visa and work permits should in principle be obtained from the consulate or embassy of your new country located in the country in which you currently reside. Some consulates have outsourced the visa application procedure to third party vendors and do not accept applications in person. Even though it may seem shady at first having to send your passport to an unknown agent or expeditor with a P.O. Box as address, filling out personal information on a stenciled questionnaire, or handing your passport to a casually dressed stranger hanging out in the lobby of the building where the consulate holds office, this could very well be part of the procedure. If you have any doubts you can verify with the consulate or its web site.

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Note that a visa is a permit to enter. In itself, a visa does not allow you to work, whether paid or unpaid. If you wish to work in a country you need to apply for a separate work permit. You then may be issued a visa and work permit based on your employment, which is often called a work visa. You can visit a country on a holiday and look for work, but if the immigration officer suspects that a tourist has the intent to stay or look for work he may deny entry to the country.

Certain types of visa count towards eligibility for permanent residence or naturalization. It is important to apply for the right type of visa with your goal or intent in mind. The application procedure after a change of intent, e.g. from student visa to entrepreneur visa, takes longer as the immigration services may have vetted you according to different criteria when you were applying for your initial visa.

3.1.2 Residence Permit

If you are planning to stay in a country for a longer period you also need a residence permit. A residence permit can be described as a long-term visa that allows you to live in a country. Unless limitations are imposed the permit allows you to stay in a country for any purpose. Note that a residence permit is not a visa in itself. It can serve as an entry visa after a short stay outside the country, but if you leave the country for a longer period, generally one year or more, you may need a separate re-entry visa.

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Because they are often the last step in a process leading to gaining a country's citizenship, residence permits are not easy to obtain. Various requirements can be imposed. For example, in China, 3 of the 4 ways for obtaining a permanent residence status involve investing in or contributing to the country's development. The US "green card" permanent resident status is automatically lost if you stay abroad for more than 12 months without a special re-entry visa. Its resident status no longer counts towards obtaining citizenship if you have left the USA for more than 6 consecutive months in the 5 years before you apply for citizenship. Here, too, exceptions and limitations apply.

Always consult with a specialized immigration attorney if you are serious about settling in a country. Initially you may be able to correct early mistakes, but the repercussions are big if it catches up with you after a number of years.

3.1.3 Work Permit

A work permit is a separate document, even though it is usually applied for at the same time as a visa. Although visa and work permits can be applied for simultaneously, different departments are involved in the handling of the application.

Working without a proper work permit, as well as of overstaying its duration – or in some countries a short grace period – is illegal. The repercussions are often underestimated. If you are caught doing so you are potentially liable to administrative or criminal charges and a fine, and often deportation preceded by a period of imprisonment. You may also be barred from returning to the country for several years.

As a rule of thumb, a work permit is issued based on your employment and its validity depends on that employment. This means that you must find work before you arrive, unless you can legally stay and look for work on a different basis. It also means that you should apply for a new permit whenever you change employer or in case your employment is terminated. In some instances you will have to leave and re-enter the country under a different visa. Other restrictions may apply. For instance, in Saudi Arabia you must have worked for your current employer for at least two years before you can transfer to a different employer. In the UAE sponsorship can be transferred to a new employer only if your previous employer formally acknowledges that he does not object to this, even if your contract has already been terminated.

Work permits can be subjected to quota. In that case only a limited number of a particular type of employment related permit is being issued each year. If your new country limits its visa in this manner you should pay extra attention to the small print. For instance, in the United States the federal government's fiscal year begins in October. However, in practice, applications for work-related permits such as the "H1B" visa may be submitted as early as 6 months before the beginning of the new fiscal year. Consequently, the quota for next year may already be filled in May of the current year. To avoid disappointment you can consult an attorney who is specialized in immigration – he alone can advice you regarding the latest exceptions and developments.

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Several countries maintain a form of reciprocal preference relationship with other countries. For instance, the Trans-Tasman Travel Arrangement between Australia and New Zealand automatically permits each other's nationals to reside and work in either country. Technically, these Special Category Visa are temporary visa and expire upon leaving the country. Similar arrangements exist between the USA and Canada, and for instance between the Philippines and numerous countries in the Middle East, Europe and some Canadian provinces. Some treaties apply generally to all citizens of the signatory countries; others pertain to specific professions or industries.

3.2 Additional Work Documentation

Often disappointingly, just having the right credentials and diplomas is not sufficient to land a job abroad. If a profession is regulated, you can't practice it without a license. Regulated professions are usually professions in law, health care, engineering, architecture, and accountancy. In some countries other professions are regulated as well. These could be financial advisors, insurance brokers, real estate agents, electricians, and many more. Here, mutual recognition of your academic or professional qualifications is important. To quality for local exams or further education, supplemental documentation may be required or prove useful. This includes recognition of your degrees, diplomas and professional experience. If your qualifications are not recognized you will have to take additional exams or undergo additional training, which is often costly

3.2.1 Diploma Recognition

You should be able to put your diploma in the proper context before applying for a job abroad. Education remains the prerogative of a country and its educational institutions. Each country maintains its own education system and examination requirements. Many countries have mechanisms in place to verify the equivalence of foreign general or vocational diplomas. In some countries this is done by a governmental institution, in others by recognized private organisations. Academic diplomas are usually evaluated by peer academic institutions. In short, the procedures differ per country and per type of diploma, and you should enquire in the country where you want your diploma recognized.

Sometimes, countries recognize diplomas or professional qualifications of each other's institutions on a mutual basis. Bilateral recognition exist between many countries, such as for instance between Australia and New Zealand per the Trans-Tasman Mutual Recognition Agreement. On a multi-lateral basis the "Washington Accord" between many common law countries provides rules for mutual recognition of accreditation of engineers, whereas the "Dublin Accord" does similar for the same professional group between several other (also mainly common law) countries. NAFTA member states recognize each other's Certified Public Accountants. Mercosur and the European Union have established specific recognition rules, setting the basis for a far more encompassing recognition of credentials. However, no standard program exists and you will always have to verify how your particular credentials are treated in your new country.

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3.2.2 Recognition of Professional Experience

A particular problem you may face is the recognition of your professional experience acquired abroad. Professional experience is less tangible than a diploma, which can be verified even if the procedure is often cumbersome. Foreign employers are often not familiar with companies or functions in your old country. Specializations may be less common. Similar titles may have different meanings. In Europe a Vice-President of a company is understood to be the second in command, whereas in the USA it sometimes seems that any sales person earning a higher bonus than his immediate colleague in the next cubicle is a Vice President. Granted, he reports directly to the organization's higher command, but that is not necessarily at Officer's level.

As a result, your previous, now foreign, experience is sometimes disregarded. To avoid this, or to defend your position, you should collect as much information as you can about how you gained your credentials before you leave. Of course this must be relevant to the country and culture where you will settle, which is not always easy to determine in advance.

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3.3 Lost Documents and Proof of Existence

Report a lost or stolen passport immediately to the nearest consulate or embassy of your country. You will need a police report when applying for a new passport. You may also need other proof of your citizenship, such as a birth certificate and additional documentation. Similarly, report the loss or theft of any other official document immediately to the relevant issuing authorities as well as to the local police. In some places it may take a few days before police reports are released. If that is the case you should be given a case or reference number in writing. If there are fees involved you should ask for a receipt.

The more information you can provide about your lost or stolen documents, the easier it will be to obtain replacements. Therefore, you should write down the numbers and make photocopies of each important document. Store these copies in a safe but accessible place, not in the same place as the originals. Make a copy of every page containing data about you or about the issuing authority, and of any page containing a valid visa. Whilst you're at it you can also make photocopies of your work and residence permits, marriage certificate, birth certificate, drivers' licenses, diplomas, vaccination certificate, insurance policy, divorce decree and any other document you may need.

It is often advised that you make a PDF or image copy of these documents and store them on your computer or an external drive. While it is comforting to rely on technology without having papers to secure, computers and thumb drives (USB sticks) are among the most popular items with thieves anywhere in the world. Even if you have protected your devices to keep data inaccessible to unauthorized eyes, once these media are lost or stolen you no longer have access to the information they contain. Whatever your preferred storage media may be, keep it safe.

If you need to travel whilst you are awaiting replacement documents you should carry a copy of the police report as well as copies of the applications for each replacement document.

3.4 Dual Citizenship

Many countries recognize the phenomenon of dual citizenship but don't encourage it. Holding dual citizenship does not necessarily mean that you can work in both countries. Obtaining citizenship of one country may have led to the loss of the other without your knowledge. Ignorance is not always bliss; the country's embassy or consulate in the country of your residence may be able to provide a definitive ruling on your status.

Short term advantages of dual citizenship, such as easier tourist travel to certain countries or maintaining a back-up nation for eventual benefits, may not outweigh potential disadvantages that sometimes occur. For instance, you may be subject to taxation over your world income, or required to serve military duty in both countries even if you reside in neither.

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More importantly, dual citizenship may jeopardize efforts of a government to provide protection or assistance to its subjects abroad. In principle, when you are a citizen of two countries and reside in one, the country of your residence has a predominant claim on you. However, if you reside in neither it is not always clear, as it depends on the policies of both countries and their relationship with the country of your residence. You will have to set your priorities accordingly.

As will be seen in Chapter 6.1.5, dual citizenship could cause hurdles in finding government jobs where security clearance is required.

3.5 Voting Abroad

In many countries foreign legal residents are entitled to vote in municipal or other local elections. National elections usually remain the exclusive terrain of citizens of a country.

Several countries allow their citizens living abroad to vote in their national elections. Every country maintains its own registration requirements. These usually include submission of recent proof of citizenship and of current residence. Some countries allow for voting electronically through an encrypted online system, others provide mail-in ballots, yet others let you choose between the two. A number of countries reinvent a different system for each election. For more information you should contact the relevant authorities of the country you are a citizen of. Timely registration is of essence. You are not dealing with the tax department or other government department at the receiving end: nationals living abroad do not always receive the required documentation on time, even when they were registered for earlier elections. You need to be proactive well before each election you want to cast your ballot in.

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4 Upon Arrival

Just like you had to settle a number of issues before you left your old country, you will have to arrange administrative matters in your new country. These include the more mundane affairs you would expect after any relocation: getting connected to telephone, internet, gas, electric and television; finding doctors and dentists or selecting schools. The only difference is that you are not familiar with how this works in another country. You can prepare and find out before you leave. It doesn't hurt to visit your destination once or twice before you settle there, just to get acquainted with the basic facts of life. Since that isn't always a feasible option in practice you will experience most differences during the first few days after your arrival.

4.1 Administrative

Administrative matters are often considered a burden, especially by the more hands-down or creative personalities, which is the bulk of people moving abroad. The thought seems to be that once the hurdle of visa, work- and residence permits are overcome nothing stands in the way of heading straight to target.

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You may be correct in feeling this way, but it certainly helps if your papers are in order and you at least try to be cooperative. That may provide goodwill in cases of doubt where the balance of "for" or "against" you depends on the minutest things. Imagine a traffic infraction where you get off with a warning if you show your license, insurance and charm, but collect a stack of citations if your license has expired or the police officer detects a second violation, no matter how small. On a larger scale, in extreme cases the difference between being on the right or on the wrong side of the benefit of the doubt has marked the difference between remaining in a country and being expelled.

Of all the things you must, should and could do, administrative tasks usually are postponed to the last. Thus, they will be addressed here first. Note that social security is discussed in Chapter 2.4 because you need to take care of most of the footwork before you leave your old country. For similar reasons, drivers' licenses are discussed in Chapter 2.7.2.

4.1.1 Registering with the Foreign Police

Once you have arrived in a country with the intent to settle you must register with the proper registration office, which often is the Foreign Police office in or closest to your place of residence. This is often also the case if you are staying for a short time. At the Foreign Police you must in any event present your passport or identity card and state the reason of your stay. If your stay is subject to a residence or work permit, or conditional to any other visa requirement, you must bring these documents as well. If you are not sure what to bring, call ahead to ask.

Some countries require that you carry an alien registration card, which is often issued at the same Foreign Police or municipal department. The alien registration card merely serves as proof of your status and does not replace any other document such as work permit, social security number and such. You will have to return the card if you leave the country permanently.

4.1.2 Registering with the Registry Offices

Many countries require you to register with a General Registry office or similar authority within a certain period after your arrival. This is often a department within the municipality or city where you live, and you will have to pay a visit to City Hall or equivalent. As discussed in Chapter 2.7.1 you must also unregister when you leave. This may even be a legal requirement. As long as you are registered you are considered a resident.

Some countries do not maintain registration offices and have different systems in place to establish your residence. For instance, in the USA each institution requiring proof of your actual residence will provide you with a list of acceptable documentation. These usually include a combination of drivers' license and most recent utility bills or bank statements showing your name and current address.

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4.1.3 National Identification Numbers

You will have to apply for domestic social and tax registration or identification numbers. These go by different names, such as Social Security Number, National Insurance Number, Civil or Citizen Number, Personal Number, et cetera. Whatever their incarnation, you should apply for these as soon as possible. Application procedures, conditions and effectiveness vary per country, as does the authority where you should apply. In many instances you will not be able to apply for work, or can only be hired on a conditional basis, without being issued these personal identification numbers.

Several countries maintain dual systems, notably for foreigners who plan to stay for a limited time. In that case they may require that you file for a tax registration number only, which does not entitle you to any other rights that are often associated with the social security or other registration system. These alternative numbers often follow the same format as the regular numbers. However, they can be perceived as out of the extraordinary, and if you use such number for a long period of time chances that your information will be scrutinized are slightly bigger than had you had a regular number. For instance, in the USA an Individual Taxpayer Identification Number, guised as a Social Security Number issued in the high 800 or 900 series, sometimes is a signal to potential new employers that you do not have all of your employment paperwork in order.

4.1.4 Registration with Consulate or Embassy

Registration with a consulate or embassy representing the country of your citizenship may provide you or your relatives with a secure feeling. However, unless you are involved in an extreme situation and the representation is located within reasonable distance, there is not much these institutions can do for you. Many nations' diplomatic posts provide services to its subjects and business interests, but these are services, not entitlements. In less diplomatic terms, their task is to represent your country, not you. It is not the task of a diplomatic post to shepherd their citizens. In effect all they can do is provide a service that is subject to the policies of their government and the limitations imposed by the host country.

That notwithstanding, as will be seen later, in case of political unrest, natural disasters, and related evacuations, or if you are arrested, they are often your resource of choice.

4.1.5 Informing Family and Friends

More useful to you and your family, and in any event more interested in following your whereabouts and adventures on a personal level, are your relatives and friends. Especially if you will work in or frequently travel to deserted areas or regions where unrest prevails you should inform family members, friends or colleagues about the places you intend to visit and provide them with your contact information. Even though they do not have the long arm of diplomacy at their disposal they can more easily get in contact with you than an embassy or consulate, which may have plenty of other activities to tend to.

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4.2 Housing

The decision of buying or even renting a house is a personal one. Abroad there are some differences with your old country of which you should be aware. As a side note, don't burn your bridges right away. If at all possible you should keep your old home until you are certain that you won't come back.

4.2.1 Buying Property…

Owning property in a country does not entitle you to residency status or domicile there. You can't force your permanent presence on a country based on your possessions within its borders. On the contrary, many countries do not permit foreigners to buy real estate, or impose all kinds of restrictions or conditions. Even if you are allowed to buy real estate the process may be completely different. Whereas many countries maintain a real property register, most Anglo-Saxon countries do not. There, title searches have to be conducted to verify whether the property has been correctly described, or whether it has been mortgaged or otherwise encumbered. Before you commit yourself to a real estate transaction you must seek local legal advice to become familiar with the details.

Also inform yourself about tax implications, including asset tax or real estate tax, local and provincial or county taxes and levies, and exotic levies such as water board or school taxes. Verify closing costs, certificates of occupation, planning or zoning regulations, variances and more.

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4.2.2 … or Renting

Differences exist on the rental market as well. You will find out pretty quickly that terminology is different. A studio in New York is something else than a studio in Paris. Where furnished homes are available this can mean either a fully furnished home or a home where only the very basics are provided. Depending on the country these basics do or do not include items such as carpets, fixtures, curtains, kitchen equipment and such. Fixtures may even come without light bulbs and curtain rails without hooks attached.

In some places housing for foreigners may be located in expatriate colonies or enclaves. This may provide you with a feeling of safety and the comfort of living among persons with a similar background. On the other hand you will be living a sheltered life and not be seeing the "real" country on a daily basis. If you are moving to a country for just a few years you may not feel the need to mingle, but you may if you are settling there for longer or want to savor the culture of the country.

4.2.3 Utilities

Hooking up gas, electricity and water or getting connected to a telephone line may work differently than what you are used to. In many countries utilities are provided by state-owned or government sanctioned monopolies, and waiting lists can be long. You may have to pay radio and television broadcasting fees. In other countries competition is fierce but information chaotic and hard to compare. Multiple suppliers may compete for GSM service or landlines and different companies can act as local or long distance providers, but pricing is not comparable and a slew of additional charges appear on your bill, seemingly without explanation. Calls to GSMs or cellular phones in Europe are prohibitively expensive, especially when calling internationally, but incoming calls are free. In the USA you pay the same rate for cellular or landline calls, but on cellular phones you also pay for incoming calls. Another tradeoff is that reception in the USA can be very unreliable, but that seems to be becoming the standard in Europe as well.

4.2.4 Domestic Help

In some countries hiring domestic help is common and even expected from foreigners, who are considered wealthy merely based on the fact that they are able to travel. Notably gardeners, drivers, cooks and cleaners are common, although some functions may be combined. This staff is to be paid by you in accordance with local standards. If you rent a house they may be provided or referred by the landlord, which may raise complications if you happen not to like the staff.

Where gated communities or doormen buildings exist, part of the maintenance is done by on-site personnel. These are paid by the community in which you live. In some countries and on certain occasions it may be expected that you give them a tip or bonus. In other countries, the contrary is the case and you should not tip at all.

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4.3 Notes on Moving and Shipping

Moving can be costly in itself, and shipping your household to another country costs even more. With expatriate life becoming more and more a career commodity rather than the privilege it was not even a generation ago, employers are less inclined to foot the bill. Especially if you are moving for a limited period of time it pays to know what you need to take along and ship only what you will not be able to find locally.

Find out what you are allowed to take with you before you start packing. Most countries have stringent import controls. Products that are taboo may come as a surprise and the lists go far beyond the usual suspects of alcohol, meat, cars, or any product with a domestic market that the country feels it needs to protect. For instance, a selection from the more than one page long list of imports prohibited in Nigeria includes plastic bags, toothpaste, exercise books and pencils. You will not likely be able to stock up on these items.

Make a clear inventory list of what is being shipped to your new residence, what stays behind, what went to storage and what went elsewhere. As simple and logic as it may seem now, within half a year you will have lost track of your possessions. Make particular note of valuables and ensure they will be insured, if necessary.

4.3.1 Shipping and Insurance

The most common way to move your household goods overseas is in a container on a ship. It is unlikely that you have enough to fill an entire container. In that case your goods may be shipped in a shared container with the goods of another person. You won't necessarily notice any of this, unless perhaps a particular moving box gets mislabeled by the movers.

As with any move, things can go wrong. In international shipping that is even more the case. Because the goods are both physically and administratively transferred to several parties at several moments during the journey, there is an increased risk of damaged or missing items.

It becomes more complicated when you move to or from a remote area or the goods are being stored for some time. Many movers offer the option of storage, but when damage occurs or goods are missing it can't always be determined when exactly the occurrence took place.

Moving or shipping insurance only covers the goods whilst they are on the move from point A to point B, and anything in between. However, insurance of stored goods is a matter of your own household insurance, unless the storage is part of the actual move.

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In sum, proper insurance is not a luxury. Make sure that your shipper actually purchases the insurance policy on your behalf. Loss or damage is a matter of statistics, and shippers sometimes take a calculated risk in accepting your insurance premium but not purchasing the actual policy. If things go wrong, they pay out of their own pocket, minus your deduction. To avoid this, you can ask to be provided a copy of the insurance policy showing your name, place of origin and destination.

With regard to expenses you are liable for import duties, terminal charges, customs fees, applicable inspection fees and in some cases sales or excise taxes. Your mover may have tentatively included those in his price quote but the actual amount can only be determined once customs have been cleared and the goods have been released.

If it is not possible to determine the insured sum of your household goods, guidelines exist that indicate what a standard household of a particular size is generally worth. If you own goods that are more valuable than this standard you should indicate this before you conclude your insurance policies.

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4.3.2 Electric and Electronic Devices

Make sure that any electric device will function before you ship them. Appliances or equipment may be designed to function on a different voltage. In Europe 220-240 volt is common, in North America 110-120 volt. Converters are available but these can pose a hazard if used on a continuous basis. Moreover, they are often limited to a maximum wattage, which serves the occasional reading lamp well but is not sufficient for use with appliances such as refrigerators or even hair dryers.

Similarly, outlets and plugs are often of a different design. Adapters are available but these, too, can pose a danger if used on a continuous basis or if they do not fit snugly. Worse, the wiring of 220 volt fixtures is often thinner than for their 110 volt counterparts, so after prolonged use your otherwise safe and compliant European extension cord may suddenly start melting if used in Canada.

If before you move you weren't able to find out what equipment will and what equipment won't, use the following rigid formula: the further away you move from your current location, the less likely anything electric you currently own is going to function in your new country.

In a same way, television sets work on different standards – for analog signals generally PAL or SECAM in Europe, Africa and Asia; and NTSC in the USA and Latin America. PAL and SECAM are in principle interchangeable but NTSC is not. A variety of digital standards exists as well. Even when you own a multiple-standard device that functions on both 110 and 220 volt, when moving to a different region your otherwise good DVD player may not be able to recognize the regional code of locally bought discs – or your new DVD player does not play the DVDs you brought from your home country. Moreover, local laws impose different limitations on radiation, meaning that your computer screen or GSM/cell phone may not be repairable with the parts that are available in a different country.

4.3.3 Bringing Your Car Along

It can be attractive to bring your car along, often duty free if shipped as part of your household goods, and sell it in the country by the time you leave. However, the car you want to import may not be known in the country, or its fuel not widely available. Importing a car or motorcycle may be subject to restrictions. You probably may not resell the car within one year of registration or only after you have driven a minimum number of miles, unless you pay the initially saved import taxes and duties retroactively. Technical modifications may be required, e.g. to lights, safety features, or environmental standards. Rules and import duties differ per country. As an extreme example, just the listing of requirements for importing and registering a car in Singapore is over one page long and related fees and taxes are so high that you could buy a small car for that amount in many other countries. For each country information can be obtained from embassies or national sources, customs, tax departments or transportation departments.

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As with any item you are moving, you will need to purchase additional insurance for the duration of the shipping. If your car is encumbered you must obtain approval of the creditor or co-owner for export.

Overseas transportation of a car or motor bicycle on a boat is best done in a closed container. Do not count on shipping anything else in that container, or even the glove compartment of the car. No matter how much space is wasted: the vehicle must be absolutely empty. All items other than the car itself are subject to a different type of inspection. Trying to combine these can unnecessarily complicate the process and cause damage if inspectors force a door or trunk.

If your new destination is a drivable distance away you can drive the car yourself and make your new home the final destination of a vacation. As long as you make sure that the car shows up on the import documents of your household.

4.4 Assistance Abroad

Abroad, you are subject to foreign law. Exceptions are sometimes made, but these are purely discretional and often not correct. That works both ways. As a foreigner you may be treated more leniently in matters that are not so important, cause no damage or have no political implications. On the other hand, you could also be the guilty person by default if you are involved in an accident or even distantly involved in illegal acts. In order not to aggravate the situation you should at all cost remain calm. Equally important, you need to be able to show any required paperwork at the relevant moment. That paperwork better be in order.

If you have been arrested for any reason, true or false, you should contact the nearest consular office of the country you are a citizen of. International law and practice entitle you to this. Bear in mind that not all countries respect this right and even if they do the local authorities may take their sweet discretionary time. The consulate can do anything in its powers to represent your interest, but those powers may be limited. National and international law, the policies of the foreign affairs ministry of your country and the diplomacy involved in dealing with the country where you are arrested all determine what foreign governments can do for their subjects. Often their muscle is limited to referring you to legal counsel. Diplomatic missions can not arrange loans but may act as intermediary with power of attorney to access funds necessary for your defense. They can also observe whether you are treated in accordance with local laws and can request your friends or relatives to provide you with food, clothing, and money.

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5 Culture Shock

Even for the most hardened adventurers it is not easy to leave family, friends and familiar culture behind. After a while their absence can be felt dearly. Experiences can not be shared with the same persons you were used to sharing everything with, and the home front has a limited understanding of your new situation which they don't visualize.

Many people who move abroad experience what is commonly referred to as "culture shock", usually after an initial period of adjustment to the new culture. Suddenly you are subjected to a different language, unwritten and unspoken rules of behavior, and an entirely new life environment. Your reference criteria have disappeared and the most basic assumptions you had about daily life no longer apply.

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Culture shock occurs in various stages, which are experienced differently by each person. Before your departure you feel euphoric and enthusiastic for the new adventure. This first stage continues after you have set foot in your new surroundings. Everything is new and you want to taste it all. You absorb it with open arms, eyes, mind and mouth. You adjust pretty well, you think. However, after a while you begin to miss certain aspects of your original culture. Not just food or tangible items but also behavior, attitude, scents or music. This is a sign that you are entering the second stage, in which you will reject the culture of your new country. Whether you feel irritated or frustrated with the little things "the locals" do, or even anger, you begin to step back. Initially you complain about the way people work and how stupid that is. Soon, everything is bad: the time it takes to get a seat in a restaurant, the banking system, mail delivery, the food in the grocery store and of course the way people drive (which, admittedly, you had always found a bit funny).

In this second stage you long for distance from that culture. You begin searching for equal-minded people from your own country, or by lack thereof other foreigners who are in the same boat and understand your situation. Ivory towers are created in which you can safely retreat after your obligatory contact with the local culture. You may even want to bring change to that culture, which you suddenly see as inferior even if it is thousands of years old, oblivious to the fact that the local culture may find your way of doing things very peculiar as well.

Only once you sufficiently master the local language, culture and habits – after you have given yourself a fair chance to learn about these first hand – so that you can understand most aspects of daily life without too much explanation will you reach the third stage, that of acceptance. Acceptance is above tolerance but below adoption.

It doesn't hurt to know in which phase you find yourself. You can try to see your situation in perspective. You can define your expectations for yourself, with as little space for miscommunication as possible. If your goal is to stay in the country you should avoid retreating in that ivory tower – you moved to the country to settle there, to pursue a career, family life or achieve an ideal. Consequently, you have to deal with all aspects of the local culture. Being open and active to accept your new culture will eventually help you feel less like a foreigner.

Statistically, a non-working partner is most vulnerable to culture shock, and most families return as a result of the adjustment problems faced by the non-working spouse. The working partner interacts with daily aspects of local life at work, as do children at school. They have an instant network of colleagues or class mates they can seek connection with. The person staying at home or occasionally volunteering at an international club or society of like-minded persons is at best less exposed to and at worst sheltered off from the new culture, but doesn't have his own culture fully around him either.

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Coping with Culture Shock

1. Try to understand the country:
   - Learn the language
   - Learn the culture and travel in the country
   - Become involved with a particular aspect of the culture
   - Meet and interact with people
2. Be aware of yourself
   - Keep in touch with family and friends
   - Do activities that remind you of "home"
3. Avoid idealizing life back home
   - Don't hide in an ivory tower
   - Avoid speaking in denigrating terms of local culture

About 2/3rd of persons moving abroad are rejectors. They are not able to settle, withdraw in a protected environment and after a while return home. A very small minority fully integrates. These adopters abandon their home culture. The rest finds a balance between their culture and the culture they live in.

The same culture shock occurs when you return to your home country after a few years. Both you and your country have evolved, each in a different way, and acceptance becomes even more difficult after you longed so much for your "old country" as you knew it before you left. If you then don't reach the stage of acceptance you become a wanderer. To avoid that you must confront yourself and the culture shock.

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6 Job Search

Before you start looking for work abroad you do need to ask yourself some basic questions, the answers to which may be different from what you would expect in your old country. What income will you need to live according to your desired standards and what will be the new cost of living? What additional expenses need to be covered? What are your prospects for promotion as a foreigner, realistically? Will you be paid in domestic currency, and will payments take place per week or per month? What taxes and levies will be deducted and what other fees withheld – and for what reason? Does your potential employer need to sponsor your visa or residence permit?

The desire to live or settle in a certain country may be compelling but before you start searching for work abroad you must familiarize yourself with the typical course of your career. Insight into local rules concerning recruitment and dismissal can help you avoid unpleasant surprises. For instance, in the USA an employee without a signed contract is considered to be hired "at will", meaning that the employment relationship can be terminated at any time, without notice, either by the employer or the employee. In most of Europe that same employee generally enjoys a strong legal position, having obtained a labor contract for unlimited duration. Unionized employees in the USA, on the other hand, enjoy more rigorous protection and benefits than they would in most European countries.

The way job searches take place are different in every country. You have to get acquainted with the local job market and typical course of a career to effectively assess your chances. In an economic downturn you will face at least the same problems as local job seekers. You are less familiar with the local color and culture, and potential employers are less familiar with your education and work history. You may be an accomplished accountant but the differences in tax rules negate that experience. Yet even if you would happily settle for a position as a bookkeeper you will probably be considered over-experienced. Cultural nuances are different per region even if the same official language is spoken. For example, your Dutch may be impeccable but that will not necessarily help you land a job in Flanders. Letters and CV's are written in a different format and the interview is conducted according to local protocol. Expectations regarding following up on interviews are also different.

On the other hand the experience you gained in your home country can be a tremendous asset. Perhaps your specialization is short in supply. You can provide a fresh perspective to the organization, or you have an additional degree or other qualifications in two countries.

6.1 Type of Employer

As with any job search you need to determine what you want to do in your new country. Some people have the luxury, or quest for adventure, to first determine where they want to settle and then figure out how to sustain themselves. Others first want to find out in which country their specific skills fit best.

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A wide variety of international work opportunities exists, and you should not settle for the first low-paying opportunity. Being recognizably "fresh off the boat", unprepared but eager, makes you vulnerable to abuse and underpayment. If you want to test the waters or just want to leave for a short period you can take up contract positions, part time work, internships, seasonal work and such. Keep in mind that regardless whether you opt for permanent work or a temporary alternative, a country's work permit requirements usually remain the same. That includes the time for processing your application. You should also bear in mind that temporary employers are less inclined to sponsor your stay.

6.1.1 International Organizations

Landing a career with an international organization requires long-term planning and patience. There are only a few opportunities for recent graduates, other than the much sought-after internships or volunteer positions. Substantial experience is essential for most positions. Experience may have been acquired in either the public or in the private sector, but must be directly related to the position you apply for. International experience such as work or study in another country and a working knowledge of foreign languages is of course helpful, the latter especially if they are one of the official languages of the organization.

No matter what you have heard through the grapevine, working for an international organization does not actually exempt you from paying income tax. The organization withholds a percentage of your gross income, comparable to withholding or income tax. The amount is paid or credited to the country of which you are a citizen.

Numerous international organizations exist. Some you may have heard of but most not. Any list is too long to be complete but one could think of the African Development Bank, Caricom, the Community of Portuguese Speaking Nations, the World Conservation Union (IUCN), NATO, the organizations within the United Nations system, the World Trade Organization, and hundreds more. Chances are that there is one that fits your interests. Now you will have to turn the organization interested in you.

Each international organization maintains its own recruitment procedures, established in an often tedious process involving committees or member states. You should inquire with the relevant organization or the Foreign Office of your country. Specialized web sites also provide information about working for international organizations. The best approach is to contact someone who has recently successfully undergone the application process and ask for guidance.

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Before considering applying for a function within the UN system you should be familiar with categories, levels and sub-levels, national competitive examinations and possible support from your government. As a rule, positions in the UN and its agencies require substantial relevant experience and professional qualifications. For entry level positions you can consider the Junior Professional Officers (JPO) program. Even though the UN does not pay interns, internships at its agencies are very popular. Volunteer programs also exist. Volunteers receive a housing allowance and travel costs.

6.1.2 Non-Governmental Organizations

Increasingly, international non-governmental organizations (NGOs) are considered to be international organizations even if independent nations are not members. NGOs are also known as "civil society". A plethora of organizations exist, specialized in or focusing on community interest, profession, region, industry, cause, ideology, and more.

Working directly for NGOs is in high demand and organizations can impose stringent requirements to show your motivation for and commitment to working with them. This does not have to be a perfect match, but in the non-profit sector more than in the corporate world your personal opinions and ideals should not conflict too much with those of the organization. Of course the usual job function requirements also apply.

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Up to 25 % of the generating costs relate to maintenance. These can be reduced dramatically thanks to our systems for on-line condition monitoring and automatic lubrication. We help make it more economical to create cleaner, cheaper energy out of thin air.
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NGOs often recruit based on their specialization, charter or ideology. However, you need not restrict yourself to positions that are directly related to the goals of the organization. For instance, the Red Cross of course needs medical professionals, but also specialists in IT, communications or logistics, as well as office workers, managers, controllers, fund raisers, et cetera. Here, too, you can inquire with someone who is familiar with the inner workings of the organization or has recently gone through the recruitment process. Specialized web sites provide information about working at NGOs as well.

6.1.3 Private Sector

Many internationally operating employers only send their employees abroad for functions carrying larger responsibilities after they have worked at the corporate home base for an extended period, to become familiar with the organizational fabric. However, if you want to fill a local position you can apply directly in the country where you want to work. Your skill in communicating with the main office in their native language may be an asset, even if English is the official corporate language.

The terms of your employment differ depending on whether you are hired as a local employee or as an expatriate. The distinction is fading fast, but within large corporations there may still be differences in salary, expense account and status. The reason is, among others, to compensate for complex taxation issues and loss of pension rights of employees who change countries more than once in their career.

If your transfer is company-driven your package is more or less standard: absent a promotion you will receive the same net salary you enjoyed at home, adjusted for cost-of-living and hardship. You may also be compensated for relocation or selling your home or car on short notice. Other benefits are temporary housing and car allowances, allowances for schooling for children, a limited number of "home leave" trips and assistance with immigration and tax.

If you are employed as a local hire your salary will be more modest. As a 'local hire' your employer may assume that you are familiar with the local standards and customs and won't need the expatriate's support system. You have signaled that you took the responsibility of dealing with the cultural, financial and other impacts of a move abroad yourself and therefore don't need any additional support.

6.1.4 International Commute

As a result of recent economic woes, expatriation has drastically decreased. For short term assignments, and even for longer term assignments where no day-to-day presence is needed, alternatives are being sought. International commuting, where an employee travels to a different location on a regular basis, is gaining track. No relocation and expatriation is involved. Due to cost savings this type of projects typically gets extended beyond the originally agreed upon duration.

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International commuting is not an option if travel time is prohibitively long. Expats will still be sent between places like China or India and Europe or the U.S. But for shorter distances the trend will continue as long as flying remains as cheap as it currently is – sometimes cheaper than a local train ride.

International commuting is not feasible if you are looking for a regular 9–5 job. You won't be coming home every day but instead will spend time in hotels or rented rooms and potentially waiting out strikes or bad weather at airports or train stations. For family life, international commute is a double-edged sword. Family life may be disturbed at least for a few days a week or one or two weeks a month. Yet it also benefits couples pursuing dual careers. A promotion or change of work of one spouse does not jeopardize the career of the other, and the children do not need to change school systems.

You can also use the possibility of an international commute to your benefit and look for work abroad and decide to actually move in a later stage, or move abroad but keep your current job. For example, many Britons today are living in Portugal or Spain and travel to offices in London or other places on a regular basis, as if they were frontier workers (see Chapter 2.5 for its implications).

6.1.5 Employment in the Public Sector

Foreign nationals will not always easily find employment in the public sector. The more sensitive work a department carries out, the more stringent safety clearance requirements are upheld. Sometimes politics play a role and a foreigner stands a better chance a little while after elections have been held rather than just before. In such case an external contractor assignment or work through a temporary employment agency may provide a solution.

If you enjoy dual citizenship you may face unspoken difficulties finding work in the public sector in either country. There may be a perceived doubt as to which country you will be most loyal. In official parlance, dual citizenship status is one of several factors that are considered in the decision to grant or withhold security clearance.

6.1.6 Study and Work

Studying abroad is a separate subject not within the scope of this book. Nonetheless, if you will be studying and working abroad there are two situations that deserve your attention. The first is that working on a student visa is not always permitted, or that a student visa may subject you to limitations. Second, using a work visa to study is, technically speaking, inappropriate use of that visa just as much as working beyond the limitations of a student visa is. Sometimes it is outright prohibited; sometimes there is a grey area in which it is not clear whether your work must be either your main activity in the country or not. Your immigration attorney may provide you with accurate advice.

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6.2 Searching for Work Abroad

The average job search abroad is said to take six to twelve months. Experts consider searching for a job a full time job in itself. The major difficulty in finding work abroad is that you will initially be searching from a distance. This won't always work and even if it does you will at some point during the application process have to pay a visit to the new country.

6.2.1 Searching Abroad from Home

The most effective way of searching for a job is using your network. That network is wherever you are. "Live" individuals give their personal view. In the electronic age not everybody may agree, but local print remains very useful, as it allows you to focus on the specific area or profession of your choice. Foreign printed resources almost invariably arrive late in your or the public library's mailbox. On the other hand they can provide insights in the culture and market of your target country or your profession. Print does allow for easy browsing if you are not tied to your computer. You can fold a newspaper, tear out an article or highlight points of interest for later review at your leisurely convenience.

You will be doing most of your searching on-line. This requires focus and discipline. The internet can provide a dazzling overkill of information and distraction is around every click and corner. Every job searcher has seen those sites that make you feel good but lead to nothing (hint: they're often the ones that charge you a fee or gently insist that you sign up for additional services).

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It is crucial to concentrate. Make sure you have a clear set of goals before you draft your cover letter and résumé. If possible, keep a tracking or follow-up chart. You are researching your new country, new job requirements and all the issues that are discussed in this book, and now you are gauging your chances on the job market. Despite your multitasking abilities your to-do list only grows… but no task gets checked off. This is too much to do without a strict structure.

Try to focus and if you don't succeed, try harder. Pick a "topic of the day" and stick to it. Don't fall for the trap of clicking through to unrelated web sites. Open clickthroughs in separate windows or tabs to keep organized – clicking the back arrow is not effective. If by happenstance you come across information you think you may need for a different topic: bookmark it, PDF it, print it, save it according to your system, but do not spend any time on it other than that. Avoid wasting time, as any job search is already frustrating enough without that. After all, that's the reason why people easily succumb to web sites that provide the illusion that you actually do something, even though in reality it won't yield any results. Instead, stay focused on the topic of the day.

6.2.2 Job Boards

General job boards include Monster and Careerbuilder. Specialized job boards specialize on certain industries, particular countries or regions, specific causes or interests, and such. Trade associations sometimes offer job postings or links within their industry. Local newspapers and sites such as Craig's List also provide job classifieds. Increasingly, social networks are offering career functions.

If you are using job boards you should avoid over-posting. Recruiters do not appreciate finding the same résumé in every database they search. The more your résumé fans out the less control you have over on whose desk it lands. You easily open yourself up to unsolicited dubious offers.

Avoid sites that require you to register your complete profile, including submitting your résumé, before they allow you to do a search. You may spend a lot of time fitting the template and only later find out that the site has not much to offer in your field of expertise or industry. The serious sites will tell you what they have to offer before you enroll or register, so that you can form an opinion of whether they can be useful to you. Typically, they do not charge you money. They also indicate the date that a job has been posted.

Job boards are paid by the employer posting the job, not by you. Avoid web sites that charge a fee. The only thing these sites do is crawl other job sites to collect information, sort it, and send it out to you. Simply put, they Google for you. And for anyone else that is looking for the same type of position.

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Several large employees maintain their own career web sites, organized as job boards. You usually have to register before you apply but may search anonymously. Registration represents establishing a career account, so any information you enter, and later changes, will be in your file. Follow-up on such applications is often made easy. Online accounts make it easy to follow the process. You can follow the status of your application, which includes stages from 'received' to 'declined' and anything in between. When your status is 'pending' that is an indication that it is a good time to follow up. Earlier, nobody is reviewing your file yet and later, well…the decision has already been taken.

6.2.3 Social Networks

Professional social networks can be complimentary to job boards, and some offer job search functions as well. In many countries, LinkedIn is indispensible when pursuing a career, at least if you adequately fill out your full profile. Xing is a similar network that is mainly used in northern Europe and China, whereas others focus on certain industries.

Social networks are usually less specialized, less targeted and less structured than job boards. Despite that, effective contacts are easily made and the process starts on a more personal note. When done properly it is easier to keep the personal momentum going. More importantly, your résumé isn't as uncontrollably floating around. It also won't attract the shady propositions that the availability of your information on job boards sometimes draw.

Most boards and networking sites offer email notification services. These are based on standard search terms from which you can select. Any list, overview, chart or anything else generated by search terms may seem tailor-made but will be sent to anybody using those very same terms. For instance, if your terms include "analyst", "London" and "investment banking" chances are you will be shown the same results as thousands of others within Europe alone.

6.2.4 Going There

When looking for work locally you can immediately react to any opportunity that occurs. You will hear and see more. Networking locally is an efficient way to keep in touch with the local job market. In many countries, most vacancies are not advertised. In China, for instance, "guanxi", the "gate to progressing" or the establishing, maintaining and expanding of your network, is crucial to find work.

For many people networking becomes an easier task if it is not pursued in their old existing network. Going to a foreign country forces you to focus on the purpose of your stay and build a new network. As your survival depends on it you automatically ask the right questions, find the right direction and quickly pick up the relevant norms of society.

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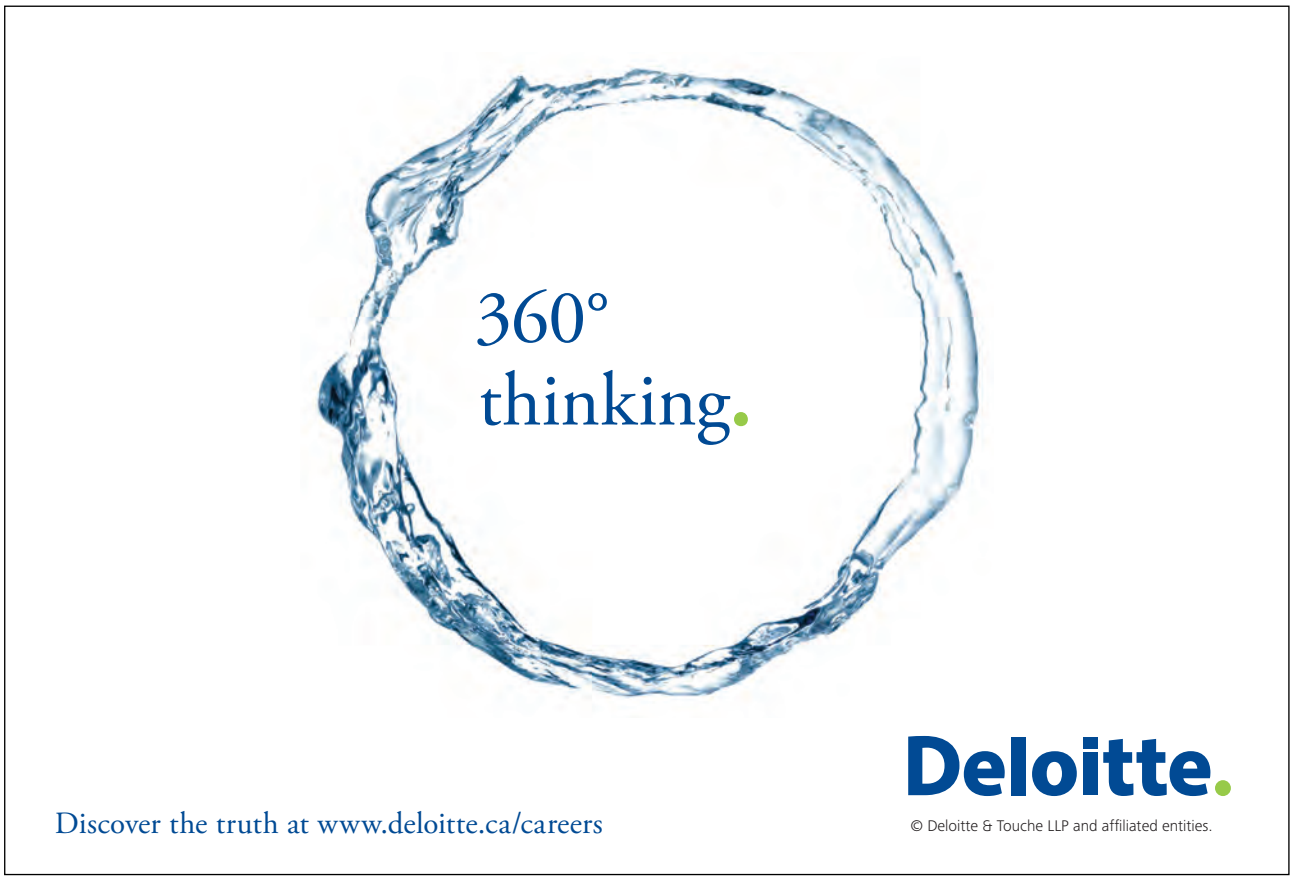
If you are interested in working in a certain industry you can keep an eye on the developments through local industry interest groups or professional associations. Trade associations, professional associations, industry associations, unions, etcetera provide services to a well-defined group and sometimes maintain a more or less functional job database. They can also provide you with networking and training opportunities and can inform you about exceptions that apply to work permit restrictions.

6.2.5 Agencies and Recruiters

You can also leave the job search to third parties. A basic distinction can be made between recruitment agencies and employment agencies. Recruitment agencies are commonly known as head-hunters but prefer to be called 'recruiters' or, if they operate at the executive level, 'executive search firms'.

In theory, recruiters can arrange jobs for you while you are in another country. An interview will have to take place at their office, usually in your target country. Some firms maintain a presence in several countries as well. Once you have been singled out as an attractive candidate for a specific position, telephone interviews and videoconferencing may be among the possibilities.

Employment agencies are often known as "temp agencies", since they usually provide a temporary work solution. Some may also offer permanent placement, often on a "temp-to-perm" basis. Only in very rare occasions will agencies be willing to sponsor your work permit.



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Whether you work with a recruiter or an agency you should keep in mind that the employer where the position will be filled is the client. Not you. Any firm you work with should have some sort of contractual relationship with the employer, usually either a retainer or an open search.

Recruiters and agents may be working for an employer on an exclusive basis – in which case they are retained for the account or project, hence they have a "retainer". They may also be competing with other firms or agents to find the ideal candidate. In that case they do not have a retainer but multiple firms are hired to fill an open search. Only the firm that provides the candidate who will be hired will be paid. The firm thus has a vested interest in you and often coaches you effectively to land the job.

In most countries agencies and recruiters have to be registered. Ask for their registration number. Any firm you work with should have some sort of contractual relationship with the employer, usually either a retainer or an open search.

On the down side, companies do exist that try to submit candidates to potential employers with whom they have no relationship at all. They shoot out as many résumés as possible to as many job openings they can find. You have no control over where the information about you is going. The position may be real but not within your or the agency's reach. Worse, chances are that they will use your résumé for subsequent positions without you being aware of it. You may have independently applied to that other position. Many employers, upon seeing different applications representing the same candidate, will dismiss the application right away.

When applying via a recruiter you should submit your résumé following a standard format so that they can see at a glance where to look for what type of information. The average recruiter, or rather an assistant, only looks about 25 seconds at a résumé before it gets buried in a database. Your opportunity to shine is limited to that time slot. Worse, most recruiters pride themselves in actually *finding* the right candidate, and the in-house database may be one of the last places they look. Rather, they ask around in their network or find someone who has recently stood out in industry media. This is considered fresh information, whereas a recruiter can not see when the information in a database has last been updated.

6.2.6 Employer Sponsored Permits

If you need your employer to arrange or sponsor your visa or work permit you should inform him about this at an early stage in the application process. Given the administrative complexities and costs that are involved it is not always wise to do so during the initial interview. After you have convinced them about your qualifications this should not be a deal breaker. There is never a right moment, and it is all too easy being either too early or too late to volunteer this information. However, you should not wait until the last moment, either.

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A visa or work permit that is sponsored by your employer usually imposes certain limitations on you. If you lose your job, if the company doesn't fulfill its alien reporting requirements, if it doesn't pay taxes or social security over your income, or if it ceases to exist, your official reason to stay in the country expires. Even if it is the duty of the employer to maintain the necessary paperwork, actually meeting the requirements is your responsibility. Permits are personal to you and if they are not in order the consequences are personal to you as well. The last thing you want to happen is being forced to return to your home country as a result of a neglecting employer.

6.2.7 Continuing Education

In some countries, employers may pay or subsidize your additional studies. In others not. As a rule of thumb, in countries with low work force mobility, such as Japan, employers are interested in further education for their employees, as it will benefit both the employee and the company. On the other end of the spectrum, in countries with high work force mobility such as the USA, companies provide training solely based on their own cost benefits analysis. The need for additional education exists only when the benefit directly applies to the organization. In parts of Europe, consensus and a common interest will determine whether further education is necessary and the employer will pick up the tab.

6.3 Applying for Jobs Abroad

The process of applying for a job can be substantially different abroad. Curriculum vitae, or résumés, are drafted in a different format and letters require a different style. In some countries psychological tests are part of the process, or you are observed in assessment centers, whereas in other countries these are unheard of. In France graphology is part of the selection process and your cover letter should therefore be handwritten. In the USA, but also at organizations such as the UN, references will be verified. As a foreign national in Europe, you may be required to produce a copy of your birth certificate or proof of health insurance. In your old country potential employers may respond to your application with a confirmation letter, but elsewhere chances are you won't hear anything unless the potential employer is interested in your application.

Cultural pitfalls occur unwittingly. With anything you write or include in your résumé, always ask yourself whether, if you were the employer, you would hire yourself for the position based on that information. Make sure that everything in it relates to the function in one way or another. A foreign point of view should at least trigger the curiosity of most employers.

6.3.1 Cover Letters and CVs or Résumés

Human Resources departments are often mere gatekeepers. If your résumé does not conform to the local standard it will not gain the attention it deserves, even if you apply with an international company. In some countries you need to include personal data that you should avoid elsewhere. Sometimes your experience is more detailed, sometimes less. However, the format may differ substantially.

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European CVs are more a listing of past achievements, whereas Australian and certainly American résumés sound more like sales letters. In France, gender and age are indicated at the top of a CV, whereas in the US both are prohibited to avoid discrimination. In some countries a passport photo is attached to the CV, or CVs are signed by the applicant.

If you are applying in a foreign language you might consider either getting a professional translation or professional review. Your curriculum vitae will be your initial serious contact with any potential employer and must therefore be well written according to local expectations and idiosyncrasies.

Recruiters and agencies, and increasingly employers themselves, may require you to fill in an online application form. Some allow you to upload your résumé into a program that translates it into their required format. You absolutely have to scrutinize the result. You are responsible for the accuracy of your own résumé.

Applications to electronic job postings are screened electronically as well. Your résumé should be tailor-made to the function as it was described. Simply put, it should mimic the terminology used in the posting, as these will serve as HR's search terms or tool for comparing applicants' submissions. In heavily automated HR departments an application letter or résumé that cannot be scanned in a database may end up on a pile of documents that doesn't get the proper attention they deserve.

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It doesn't hurt to send your CV directly to the person in charge of the department you would be working in, or to whom you would have to report, and follow up with a telephone call. Any discrepancies can be discussed and you may be able to amend your CV before the first review.

6.3.2 Applying On-Line

Applications by email can easily get lost, for varying reasons ranging from overzealous spam filters to unappealing subject lines. The inbox of your home or even office email account may seem stationary but in many HR departments inboxes often are continuously scrolling lists of incoming messages. Catching attention is hard. In any event it is a good idea to follow up on your electronic application by telephone.

Treat email correspondence as regular, snail-mail correspondence. This means that you need a cover letter which includes the proper name of the addressee, and the lay-out, style, grammar and formalities of a regular letter. Send commonly accepted document formats – if your prospective employer can't open a .docx document he won't be able to read it. If you apply in a part of the world where technology or software is expensive or internet access is paid on a basis of bandwidth use rather than unlimited plans, keep attachments simple. Better yet is to send your résumé in the body of the e-mail message. This may also bypass overly ardent spam filters or virus checks.

In many countries, bandwidth is scarce and expensive. Unless you are applying in the electronics or graphics industries and you feel the need for showing your creativity or computer skills, avoid the use of HTML, and certainly of Flash or Java. Any document that doesn't instantly download or that clogs up or even crashes your potential employer's computer will not land you a job.

When writing the subject line, think how the recipient will read it. If you are responding to an advertisement, use the stated job title or code. If you follow the instructions given in the posting your mail is less likely to get lost. If you are applying on your own initiative, sell yourself in 4 or 5 words, and do follow up by phone within the next two days. You will likely be asked to send your résumé again… but this time at least your name will be recognized.

You can consider having differently formatted versions of your résumé at hand, for email, posting and hard copy. The version with rich formatting according to the expectations in the target country is what you would have available for printing and mailing. A scannable document, to be sent to recruiters or in response to on-line job postings, should have limited formatting – sufficient to be pleasant for the eyes of the occasional reader but simple enough for conversion into OCR or other scanning formats. Do not use italics or bold, special font types or accents, unless they are common in the country where you apply. You can only use simple bullet points. This résumé can also be used for cutting and pasting in online forms and databases, be embedded in an email, and used for recognition software. In all cases, your work in reviewing or scrutinizing errors and garbled text will be made a lot easier.

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6.3.3 The Interview

Abroad, interviews are held differently than you would expect in your own country. The tone is inherent to conversation customs in the country. Taboos are different, expectations regarding politeness are different, even the protocol is different. Since you may be applying long-distance you may be subjected to an initial telephone interview. Interaction with the participants is different than when you are conducting a live meeting. If the interview is conducted via video conference you should be aware of your mannerisms as well as showing a professional backdrop. You should review the customs of the country before you go there, or pick up the phone.

In some countries it is expected that you send all those who were present during a job interview a personal note. This follow-up letter can be used as an opportunity to emphasis a strong point or something that you could not express during the meeting itself. These letters will be added to your file.

In some countries you will be reimbursed for travel to the place of the interview. In most countries that is not the case. Nonetheless, for higher ranking positions, once you made the final rounds and the employer has to make a final decision between two or three final candidates, you may be flown in at the expense of the company. In that case, you should consider every little thing you do as part of the interview; you do represent yourself for the employer from the moment you have landed, checked in the hotel, or anywhere else your stay begins, until you have left again.

6.3.4 Before You Accept

Before you accept a job offer abroad you should investigate the offer carefully. The rules and interpretations can be different than you are used to in a different country. Make sure that the details are clear before you accept. You should also verify what the conditions are to break the contract if things are not the way they appeared to be. In any event you must fully understand the financial and other conditions and how they satisfy your needs. E.g. a company lease car may be interesting in your old country but not in your new country. You should know when your first salary will be paid, and whether in cash or on a bank account. You should make sure that taxes and social security are withheld and properly paid to the proper authorities. Even if your employer may take on the responsibility of obtaining your work visa for you, which is often a considerate burden both financially and administratively, it is and remains your liability to ensure that all actions are legal.

If in the country where you are applying it is common use to write a job acceptance letter, that letter should be factual, short, accurate and professional. In the letter you should also thank the person who hired you.

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7 Financial

7.1 Banks and Payment Systems

For bank payments, in most of the world the standard method is that you provide your bank with payment instructions drafted against your bank account. The bank makes the payment on your behalf. In some countries bills are still being paid with checks being sent to each individual creditor. The payee presents your check to his bank, which will collect it from your bank. Even with the advent of internet banking the principle remains the same.

Payment systems are more similar: cash is generally accepted all over the world. Payment with "plastic" however can have some pitfalls. Credit cards are not accepted everywhere, or acceptance may be limited to the more expensive merchants. Other forms of card payments exist as well.

In most countries credit cards are charge cards. You have to pay the balance in full at the end of the statement period. "Real" credit cards are cards providing a revolving credit that can be paid off over time.

For international transfers and wires between your accounts you need the SWIFT or BIC code of your bank, as well as the branch number. In Europe this is the IBAN number.

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7.1.1 Current and Domestic Bank

You will be best served by banks that offer adequate online banking. Adequate means 24 hour access 7 days a week, showing a clear and accurate overview of your accounts and of course offering the possibility to make payments or transfer funds almost instantly, without telephone or paper confirmations involved.

Your international bank at home will not be the same as that same bank's organization abroad. Banks are subject to national rules and regulations, which often impose different procedures in every country. Some banks are plainly not interested in foreign or low activity accounts, due to strict reporting requirements and fees. You must show occasional activity. The information that the bank needs to keep on file or report is often confusing and inconsistent, and even within the same country banks may impose different requirements and fees. Maintaining an address in the country provides a solution. Post office boxes cannot substitute for a physical address if your bank sends lists with codes for online banking in separate letters by regular mail.

Opening a local bank account can be complicated and time consuming. Make sure that you have an accessible source of funds available during your initial period abroad. Verify whether and where your current ATM card or debit card is accepted in your new country. You may also need to maintain your old bank accounts for making unsettled payments or for the occasional transfer in a later stage of your stay abroad. Just as opening a new bank account in a new country is often difficult; it may be hard to reopen one upon your return. As banking and money laundering laws often change, the longer you have been away the bigger the chance that you will face difficulties reopening a bank account later.

To open a bank account abroad you need proof of legal residence and of identity. Often, banks require additional information such as birth certificate, national identification number and other documents. When you open a joint account a copy of your marriage certificate may be requested. It also helps to bring an introduction letter from your employer stating the starting date of work.

Some countries allow you to maintain a local bank account denominated in foreign currency. This may be a good idea if you need to transfer money to other bank accounts in that currency. However, you will not be able to withdraw cash directly from that account without converting currency at least once, if you withdraw local currency. If the withdrawal is in the account's currency there will be an additional conversion.

7.1.2 Currency Restrictions

Find out about currency restrictions before you have mastered the art of dealing with domestic and international payment systems. If you move to a country with a non-convertible currency and work for an international employer you can arrange to be paid partly in the currency of your host country to cover your daily expenses, and the remainder in hard currency in either your home country or elsewhere.

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Countries that impose currency restrictions usually also uphold strict monetary import and export control policies. You should keep all documentation of money transfers you conducted, as these can serve as proof if you are allowed to send back funds based on what you transferred in. Keep all receipts and transaction records and exchange money only with authorized agents to avoid violating local laws.

7.1.3 Alternative Wire Systems

In principle there is no place in the world that you can't transfer money to or from, even if it comes at a price. If for any reason you cannot transfer money between regular banks in two countries, money wire services such as Moneygram and Western Union can be of service. They charge either a flat rate or about 5% of the transferred funds. They can also inform you about monetary import or export restrictions in either country.

Only deal with registered companies of good standing and reputation. If you have any reservations first try out their services with a small amount that you can miss if it goes wrong or doesn't arrive timely.

Exchanging cash is often an equally expensive proposition, considering both the exchange rate and bank commission. Alternative electronic payment systems such as PayPal have gained popularity. However, access to funds on these accounts is often available only through existing real-world bank accounts.

7.1.4 Paying with Cards and Electronic Wallets

In many countries paying with "plastic" is common, even if usually only at the more expensive outlets. However, not all cards are accepted equally. Visa and Mastercard/Eurocard are widely accepted; Diners' Club is accepted wherever Mastercard is accepted. American Express is accepted by a limited number of merchants. Carte Bleue, Discover and JCB are accepted in certain countries only. Note that some services can only be paid with locally issued credit cards.

If you travel with a card issued in your old country you bear the exchange rates risk. Even if the exchange rate is more favorable than exchanging cash or wiring money between bank accounts, additional fees per transaction may defeat that benefit. Make sure you know what fees are charged for use abroad.

Your card must be valid for the duration of your stay. Having a new card sent to a foreign destination may be more time consuming or complicated than to home or your local bank branch.

Notify your card issuer before you travel abroad. If your regular spending pattern suddenly changes your card may be temporarily suspended. Have the international telephone numbers of your credit card provider handy in case anything goes wrong.

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Debit cards are cards that instantly deduct payments from your bank account. In principle, wherever credit cards are accepted so are debit cards. An important distinction is that a debit card is not insured against unauthorized use. If you are abroad and don't regularly review your account you may find out very late that your card has been used by others. You will not easily have any recourse.

Travelers' checks still exist and can be convenient in countries where cards are not widely accepted. Moreover, as they are fully insured they are still the safest payment instrument in case of loss or theft. Travelers' checks are accepted world-wide, by financial institutions as well as many merchants. Do keep in mind that you need to show identification when using the check.

Electronic card or e-wallets are payment cards that are pre-loaded to a maximum amount. The cap limits your risk when the card is lost or stolen. Automatic replenishment features defeat that advantage and make it a debit card. Cash cards are typically accepted in one country only. Consequently, you will not be able to pay your parking meter in e.g. Maastricht (of the Treaty), where three countries meet, with your Belgian Proton or your German EC card, and even if you live right across either border you won't be able to obtain the Dutch Chipknip equivalent unless you open a bank account in the Netherlands.

In an increasing number of countries it is possible to pay small purchases via your GSM or cellular phone. Your telephone provider acts as clearinghouse and the purchases are itemized on your telephone bill.

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7.1.5 Loans

To obtain a loan or credit card you need proof of good standing in the country where you are applying. If you are new in a country you have no track record against which a borrower can benchmark you. Collateral may help, but the "guarantee" should in principle be present within the same jurisdiction as the loan agreement. For a lender, gaining access to any collateral abroad is difficult and requires involvement of the courts in both countries. For that reason obtaining a mortgage in one country on a house in another is often not possible, and if it is the transactions are subject to additional paperwork.

Some expatriates may overcome this hurdle by providing letters of introduction from their employer. Having an introduction from any good guarantor or from a customer with the same institution may help, but this will potentially burden that person or company. As soon as a signature is involved that person will bear some degree of responsibility for your loan, or his credit rating or customer appreciation and reputation with the bank's system may be impacted.

7.1.6 Investments

Each country has its own specific investment products and regulations, tailored to its tax regimes. You should consult a local accountant. Be aware that not all local accountants understand your old tax regime or your earlier investment vehicles.

7.2 Insurance

Your insurance considerations are in principle the same as when you would stay at home. However, here, too, insurance plans exist with which you are not familiar. Moreover, some insurance policies may have to cover you or your possessions across borders.

For all insurances in more complex situations, and certainly those that involve two or more countries, you should understand the terms of the policy. An insurance agent or broker can answer more questions than a direct writer or company providing only standard insurance products is able or willing to provide.

7.2.1 Health Insurance

In most countries health care regulations equally apply to the country's nationals and legal residents. Some countries provide a government-sponsored health care system, whereas others maintain a dual system of national and private health insurance. In the latter scenario many variations exist, including hybrids where a basic national insurance is complemented by a more encompassing private insurance. Emergency care is often available to everyone.

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Carrying private health insurance, whilst more expensive, has certain benefits abroad. Waiting times for medical treatment are often shorter. Paperwork may be dealt with faster. More importantly, building a long-term relationship with your insurer will pay off if you return or move to yet another country. The older you get the more difficult it may become to obtain new insurance elsewhere. Ever more countries are overhauling their health care systems and insurance regimes. Even though you can't know now what will be in store in a few years, you may want to be ahead of your -and possibly their- time and try to be insured at more favorable conditions.

Your current insurance provider may offer an expatriate insurance policy that allows you to keep your policy – and any special arrangements you have with them. On the other hand, like banks, sister insurance carriers operating in a different country under the very same name and forming part of the same group, are not able to cooperate due to national regulations.

When shopping for medical insurance, first find out how other residents of your new country pay their medical bills and whether the same coverage is available to legal foreign residents.

The USA is one of the few countries where employers are responsible for providing health insurance to their employees. Usually this takes the form of a benefit in which the employee pays all or part of the premium at a lower or subsidized rate. Even if the premium is reduced it can nonetheless be substantial. Small businesses are not always able to afford this benefit. The main problem is that not all doctors accept all insurance plans. This is aggravated by the fact that employers from time to time negotiate better deals with a different insurance carrier. If that happens and your doctor does not accept your new plan you are faced with a dismal choice: either change doctor, or pay the doctor out of pocket and hope for partial reimbursement. As a foreigner it is often more cost effective to keep your old foreign insurance, even if you have to advance your payments. You can also keep the insurance when you change, or lose, your employment.

If you need to advance payments for medical care and submit the invoice to your insurance carrier, you should ask your doctor for a detailed invoice. If you are dealing with a hospital, find out whether you will receive separate invoices from doctors, tests, or use of medical equipment separately, each at its own leisurely time. They may all say this is your "final bill", not considering that the other providers still may send you their invoices.

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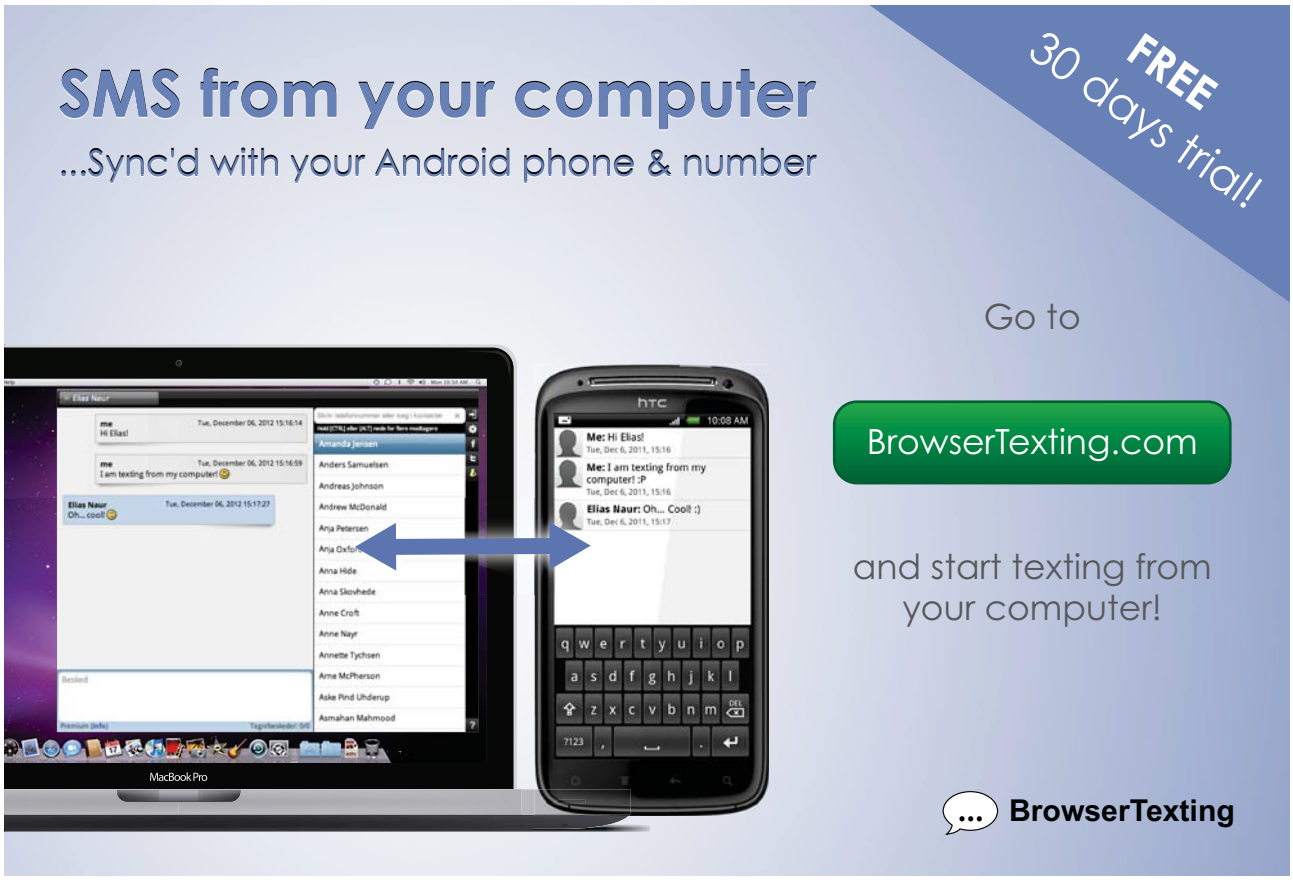
7.2.2 Other Insurances

Property insurance, home owners' insurance or renters' insurance covers the loss of your belongings. Complications may occur when part of your belongings are stored elsewhere, especially if storage takes place in a different country. You also need to inquire about potential natural disasters in the area where you will settle. These are often excluded and need to be covered in a separate policy. For instance, if you live close to a river water damage from heavy rains may be covered but not from flooding of the river. Similar exclusions apply for fire in a fire hazard zone, earthquakes in regions prone to earthquakes, and such. Damage as a result of acts of war or civil unrest are usually also excluded.

Liability insurance should cover at least the nationally or regionally required minimum amounts as a bare minimum. In the USA, where liability is a big issue, liability insurance is included in renters' or home owners' insurance. In most other countries separate policies are necessary.

Dental insurance can be a part of a health insurance package but should be considered separately. Even in a combined plan dental insurance often covers less compared to the regular health insurance portion. In some countries or regions dental care is excessively expensive. For instance, if you live in the eastern USA seeking dental treatment during a visit to Europe it is often substantially cheaper, even if you calculate the price of your flight or follow-up visit. That notwithstanding, you may need urgent dental care closer to home or follow-up treatment which make transatlantic trips less realistic.



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Car insurance is needed wherever you drive. Most countries prescribe minimum coverage. In some countries owning a car but not having car insurance renders your drivers' license invalid. In others, such as Austria, the insurance companies issue your car's license plates.

Professional insurances are closely related to your specific occupation. Some types of insurance are mandatory, such as an electrician needing to be 'bonded' or insured as part of his license. D&O insurance is closely tied to directors and officers of companies, attorneys and doctors need professional liability insurance, et cetera. Every country imposes its own requirements to a varying group of professions and insurance companies usually offer policies to cover the legal minimum and beyond.

A local insurance agent can guide you through the required and advised insurance possibilities.

7.3 Retirement

Your retirement rights are affected if you move abroad. You do not continue to accumulate any rights once you have left but have to start anew in your new country. Unless you voluntarily continue to pay additional insurance premiums the only changes of the value of your account are fluctuations of the portfolio market value and possibly inflation correction. However, your money is not completely lost. You will be entitled to your accrued pension regardless of your citizenship or residence at the time of vesting.

Be aware that some countries withhold a small percentage of your pension after you have moved abroad. Other countries don't allow for inflation indexation unless you live in a country with which the paying country has reciprocal agreements. A British pensioner moving to Australia, for instance, sees the amount of his pension forever frozen at the level it was when he moved to Australia. You can supplement such situations with a private insurance. As an expatriate you want a flexible product that you can take with you wherever you go. Your insurance broker or accountant can provide you with guidance as to which product suits your situation.

In various countries a combination of life and retirement insurance pays out either at the moment you reach your legal age of retirement or your death, whichever comes first. Other countries know only life insurances that end after a certain term (implying that you are not covered if you die after the cut-off date, unless you are permitted to extend the insurance for another term) and require separate coverage for retirement. You are often free to contract outside of your country of residence and can conclude life or retirement insurance policies anywhere else – as long as the insurance company accepts you, and you accept tax liabilities and exchange rate risk. For instance, as an Austrian national working in Liverpool you can procure a British life insurance. If you move to Mexico you can keep your British insurance.

If you are investing with your retirement in mind you should familiarize yourself with the types of benefits you are currently eligible for, as well as the types of benefits you will be eligible for in your new country. Fitting them together is important yet at the same time difficult. Here, too, products are available in your new country that are tailored to its tax laws.

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8 Family

Whether you move abroad with your family or meet your partner abroad, family matters are not the same across borders. A marriage with a foreign national, child birth, death, divorce and adoption are all subject to different rules, rooted in local history and culture. For visa and permit purposes each and every person is considered to be a separate person. As discussed in Chapter 3, accompanying family members are usually granted the right to reside with you. Your other rights do not automatically attach to them; they will have to apply for any other activity than 'residing' each individually. Ergo, your spouse needs a separate visa, work permit and residence permit, as do your eligible children. If they are merely depending on your permit, you must verify the conditions of that permit or visa to determine what they are allowed to do.

Outside Europe only a few countries grant work permits to your accompanying legally resident spouse or partner. The type and duration of your permit usually determine whether your accompanying family members qualify.

8.1 Spouses and Partners

8.1.1 Marriage Recognition and Domestic Partnership

If you are married and move abroad, the new country should recognize your marriage. A main distinction can be made between countries that recognize any marriage that has been conducted in a valid manner according to the laws of the country where you were married, and countries that recognize such marriage with the additional condition that it is also valid under its own laws.

If you will marry abroad you should understand the local rules and regulations governing family law. Foreign marriages are often conducted in a similar way as in your old country: officiated by local civil or religious dignitaries, subject to residency requirements and a waiting period. But administrative procedures and registration vary. Parental consent rules differ, or blood tests may be required. Your birth certificate is required and may have to be translated, authenticated or verified, all of which are time consuming procedures.

If you plan to return to your home country at some point in the future you can authenticate your marriage there. This usually entails registering with the relevant authority, often the municipal offices of the administrative capital of your country.

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Domestic partnerships and common law marriages are not accepted everywhere, especially not when they are between two partners of the same gender. Even where they are recognized they may enjoy a lesser degree of status or protection. You should inquire with local legal counsel specialized in family law about the differences and consequences.

8.1.2 Marriage Dissolution Abroad

Divorce or separation is either more or less complicated abroad than in your home country, but it is never the same. Property settlement and child custody are subject to different norms and rules. If your spouse is a citizen of the country where you live and you are not, that spouse sometimes enjoys more rights than you as a foreigner. You should seek the advice of an established local attorney specializing in family law.

The validity of a divorce obtained abroad depends on the rules in your country of residence. If you are married under the laws of one country and divorce under the law of another, you may be able to register the divorce in both jurisdictions. The rules of international private law of a country determine whether it recognizes the divorce as such, or whether you need to follow an additional procedure in the country. Such procedure usually involves judicial review, meaning that a court will examine whether the proper formalities and procedures have been followed when obtaining and when registering the divorce, as well as whether the divorce decree is lawful under the laws of its own country. For instance, the court may revise conditions that are illegal or unconscenscious in its country, or amend alimony and child support if they are considered either excessively high or grossly insufficient.

8.2 Children

Young children do not always understand the implications of moving abroad. Small changes to any routine can impact a pre-schooler. Older children have an established social life of their own. Staying behind is not always a feasible option unless one parent also stays behind or it involves e.g. grandparents or a boarding school. Be honest with the children about the possibilities and implications, including the disadvantages. Involving your children in the move will help them feel that they are a part of the decision rather than something over which they have nothing to say.

Several countries are extremely vigilant about documentation that children must carry, regardless whether they are travelling alone or with one parent. In Canada, for instance, if only one parent accompanies a child proof of consent by the other parent must be presented even if – or perhaps rather: especially when – the parents are divorced.

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During your home leave you will likely travel with your family. Children often perceive such trips "home" as a chain of mandatory visits. To your child that world is no more than a holiday destination and in their minds holidays are a period of fun, not an obligatory series of sitting up or doing dog tricks. You should include a "real" vacation dedicated to your children for a substantial part of your visit, during which perhaps some of your friends and relatives can come and visit you, whereas the children can go their own way.

8.2.1 Children and school

Some very personal considerations have to be taken into account when choosing a school. If possible, move shortly after the end of a school year. Changing systems often may be either beneficial or harmful for the development of your child, and changing halfway a school year may create hiatuses in learning some subjects. Research schooling options in the new country before you leave, since school admission procedures and timelines may well be different.

School systems differ greatly per country. It is important to assess which level of education the child may follow later, and where. Many countries have standard tests for foreign or returning children to determine which type of higher education is advisable. Whilst you are not required to follow that advice, acceptance "above" the assessed level may prove difficult.

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Internet or correspondence education can always be a supplement to keep in touch with or to prepare for the curriculum of the education system of your old country. Home schooling can sometimes be an option, complemented with internet and other forms of long-distance learning tools. Not all countries do recognize homeschooled graduates.

Costs aside, you have a choice between sending your child to a local, international or boarding school. Local schools are an option if your stay abroad is long or permanent. However, if neither parent speaks the language hiring a tutor can be required. International schools may facilitate your child's re-entry in any school system for further education. They do not follow any one country's education system but rather an international curriculum or that of another country. Boarding schools provide continuity if you frequently move to different locations in a relatively short time. You should have a clear overview of tuition fees and payment terms, as well as costs for extracurricular activities.

If your child stays with grandparents or other family members or at a boarding school, clear and strict arrangements must be made both with the caretakers and with the child. Not every grandmother, uncle or cousin will have the same authority a parent has. Costs, insurance and supervision for school and homework, and signing off on score cards and reports must be arranged in order not to become an issue of dispute between you and the caretaker or the child.

8.2.2 Childbirth Abroad

If you give birth to a child during your residency abroad you should contact the embassy or consulate of your country to find out how to obtain a passport for the baby. This is a time-consuming process. Some countries grant their citizenship to any child born on their soil. Other countries maintain ius sanguis, the concept that a child obtains the citizenship of the parents. This may result in conflicting situations, dual and even triple citizenship, which may not always be recognized by all countries involved.

8.2.3 Adoption and Custody

As a foreign national residing in a country and wanting to adopt there, you are subject to the laws of that country. Adopted children usually remain nationals of the country of origin and enjoy its protection. Although the country of your citizenship has no authority to interfere, in some cases the embassy or consulate can be of assistance. They are informed about the relevant procedures and familiar with the courts and other institutions that are involved. More importantly, they often are the authority that you should contact for visa or naturalization once the child has been adopted.

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If you are involved in an international child custody dispute both you and the child are subject to local laws, whereas the judgment is subject to rules of international private law. It is important to know whether the country you reside in is a party to the Hague Convention on the Civil Aspects of International Child Abduction. Under this treaty, a child who has been wrongfully removed from a country may be returned to its place of habitual residence. There are limits to the assistance your government can render; they can neither take custody of a child nor force its return. They are also not allowed to influence child custody proceedings in any court or with any authority.

8.3 Wills or Testaments

It is sometimes suggested that you maintain two separate wills, or testaments: one drafted according to the laws of the country of your citizenship and one per those of your new country of residence. Herein lays the danger that it opens the possibilities of conflict of law, conflicting terms, and unlimited opportunities to interpret or challenge a will. That is, if both wills are considered valid, which may not even be the case. Under the laws of many countries, perhaps including at least one of yours, the most recent will voids any earlier wills. It may also open the door for an additional country asserting its jurisdiction over estate tax, claiming intent of the testator even if one will is not valid.

Therefore, from a purely practical point of view you can consider drafting a will in the country where you believe you will settle. If your stay abroad is temporary and you intend to return to your home country, your will should be drawn according to the laws of your home country – preferably before you leave. If you plan to settle abroad for good your will should be drawn in the country where you plan to reside. If ever you change your country of residence you can always consider changing your will, just as you would do in case of any other change in circumstances. You should consult with legal counsel specialized in wills and estates.

8.4 Death Abroad

If you die abroad the nearest embassy or consulate of the country of your citizenship should be notified of your passing as soon as possible. The consular officer may require proof of your citizenship. He can report your death to your immediate family or legal representative and obtain a local death certificate. Where applicable he can also draft a report of the death for use in your home country, e.g. necessary to settle your estate when banks can't read a foreign language death certificate. The consular officer can also inform the executor of your estate about applicable local and domestic laws and introduce him to the relevant authorities involved in estate issues or settling the local part of the estate. The consulate can also help arrange a local funeral or repatriation of the body to your home country. All costs are borne by your estate. The consulate can require a deposit of funds or signing of an IOU by the executor or other representatives.

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8.5 Pets

If you are planning to take your pet along you should inquire with the country's embassy or consulate about specific regulations governing domestic animals. Your pet will need a pet passport or similar detailed health certificate showing that it is in good health and has received all required vaccines. The pet passport is not standardized and some countries require additional measures. Your pet may be held in quarantine for a substantial period of time.

You can also inquire with airlines about the possibilities of transporting your pet. Some airlines allow cats or small dogs to travel along with passengers. Each airline imposes different rules, which can vary for specific destinations, but they are usually helpful in finding solutions.

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9 Return

As with any venture you need an exit strategy. Your stay abroad may be temporary. You or a relative may become ill, or worse. You may not be able to adapt or become homesick. Economic or natural disaster may strike or a political or military uprising makes your continued stay impossible.

Whether your move abroad is intended to be infinite or temporary, the effects are long-lasting. You have undergone numerous experiences and impressions during that period, and upon return you will see your home country through different eyes. Your home country has changed and you basically become an expatriate again – this time in your own country. If you have changed citizenship you are literally a foreigner in your own land. As time has passed you have become influenced by your new culture. People "at home" no longer fully understand you; employers don't fully understand your skills. In short, the same issues that are discussed in this book apply when you return.

9.1 Voluntary Return

If you return voluntarily you can more or less prepare yourself for returning and starting anew. You can start with addressing administrative authorities. If you have been away for a longer period, your national identification number may be dormant. The number is still yours but needs to be reactivated, preferably before you are hired by an employer. All those institutions that sent you an overview once a year, such as your pension fund, may have been overlooked when sending the umptiest set of change of addresses, and need to be convinced of your existence. Waiting lists for certain services may apply, although sometimes they can be reinstated based on proof of an earlier relationship. In short, you need to take this book off the shelf and start at Chapter 1.

9.2 Evacuation

Nobody can fully prepare for an evacuation. Headline news sometimes shows the more spectacular air lifts or the occasional and often dangerous convoys with your own car or by bus, sometimes preceded by days or weeks in camps or on embassy compounds. In practice they can as well take place in unstable dinghies of deflating zodiacs, by long journeys on foot, or either too late or not at all. The boat is full. The helicopter crashed. Medical supplies receive priority. You have misplaced the contact number. In short: you're staying.

Keep copies of important documents such as passport and permits, and even titles and insurance policies and a list with important contact numbers handy.

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If you live in a volatile area, whether due to natural or human violence you can prepare dealing with the worst scenario you think you could stand. For the rest, you should have telephone numbers and email addresses at hand of diplomatic missions, not only of your country but also of befriended nations or where you happen to know people, as well as of international organizations that are active in the area.

In case of an evacuation you can only bring the absolute minimum along. You should consider anything that stays behind as lost. Even though in practice this is not always the case, avoid false hope. You may be separated from your relatives. During an organized evacuation evacuees are supposed to be registered and their whereabouts tracked, but updating data is not always an easy task when under siege or in the midst of a natural disaster. Having your own codes and communication devices sounds reassuring, but things may go unplanned or communication may be spotty. You should have a few alternative plans that include contact with persons well outside the area. For instance, appoint one or two contact persons in your home country who could "shuttle" information between you and your family.

9.3 Illegal Souvenirs

Occasionally, people return home with souvenirs from the country they have such good memories of, or for many other reasons, and find themselves in trouble with law enforcement. Before you buy antiques, animals or products made from animals, and increasingly plants or plant products that are particular to a country, you must make sure that you know which rules and regulations apply. Antiques and cultural heritage items are often protected and may not be exported or even traded. Products made from animals or plants may be made from protected or even endangered species. More than 30,000 species are regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) and importation may be prohibited, potentially resulting in a double violation: both for export and for import. A violation of CITES can result in seizure of the goods, a fine or imprisonment.